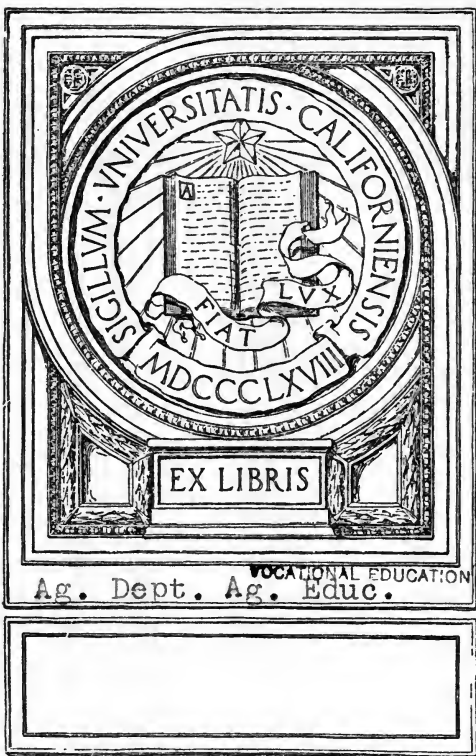


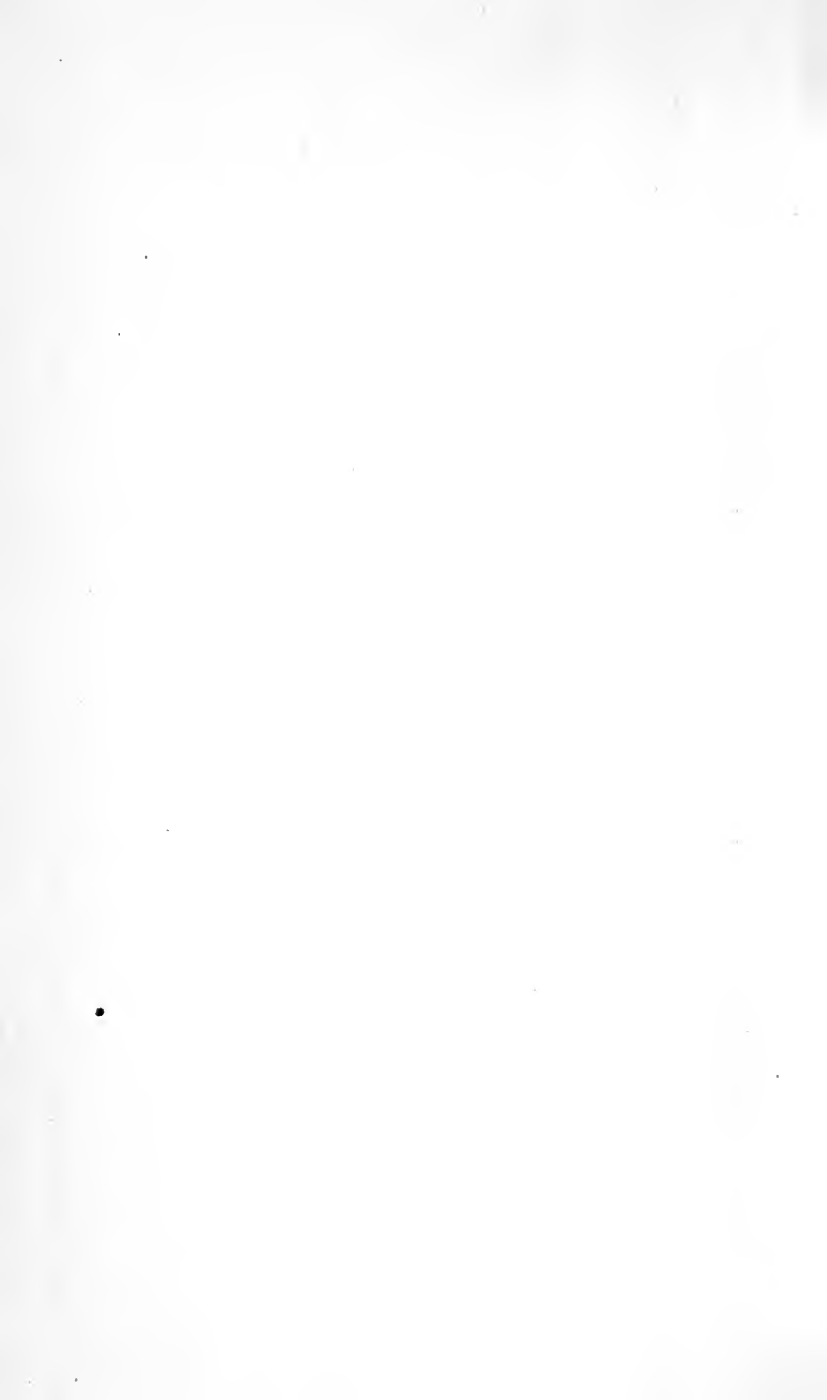
# PERSONAL EFFICIENCY

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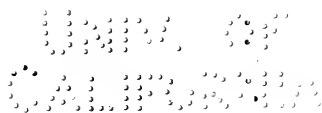
KNOX



J. L. Griffin









JAMES SAMUEL KNOX

# PERSONAL EFFICIENCY

By JAMES SAMUEL KNOX, A. M.

CLEVELAND, OHIO  
THE KNOX BUSINESS BOOK CO.

1920

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# Personal Efficiency

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## INTRODUCTION

One of the greatest discoveries of the last five years has been the supreme need of a higher grade of personal efficiency. Tests made by the military authorities forced upon public attention the unwelcome truth that thousands of young men were physically and mentally unfit. But scientific training of mind and body transformed many of these weaklings into strong, upstanding young men, full of ambition and initiative, who are now able to get things done.

In like manner the business and industrial world has discovered that personal inefficiency all along the line is interfering with profits, and they are demanding that more be done to develop high grade men and women. As never before in the history of education, the schools are giving attention to specific training for better service and for leadership in business and industry.

A valuable contribution to this important undertaking is this volume on "Personal Efficiency," by Mr. J. S. Knox. This book is based on the life experiences and study of a man who has brought together the essence of the best that he could find in both business practice and literature.

It will enable you to "find yourself," to discover and remove weaknesses that injuriously affect your efficiency, to dominate your surroundings, to make a place for yourself in life and to become independent. As

a writer Mr. Knox is vigorous, pungent, direct, epigrammatic. You will not easily forget what he says either in speaking or writing. He knows human nature, and will teach you the secret of knowing yourself and others, without which you cannot expect success. His points are aptly illustrated with striking incidents taken directly from everyday life or by equally pertinent quotations from other writers. Every person who desires larger pay, a better position, and is ambitious to render a greater service to humanity should study this book. It is well adapted to young people of high school age and should be studied by every student in the country.

Teachers will be pleased with the index, the test questions, the summaries and the numerous topical side headings which indicate the contents of a page at a glance.

ALBERT SIDNEY GREGG.



## FOREWORD

The leaders of the world have been men who have mastered principles and for that reason were able to make precedents. The leaders of thought to-day are emphasizing the need of knowing principles. The leaders of educational thought are particularly interested in having our young people study and master the principles of self-development.

In presenting this revised edition we have placed strong emphasis upon the fundamental principles of personal development and personal efficiency which are necessary in the training of the youth and adult for the important and ennobling work of the business world. Special emphasis has also been placed upon ethics and conduct as they relate to business success.

In reorganizing and rewriting this edition we have been greatly aided by the kind suggestions of many teachers. We wish to particularly thank Mr. D. C. Hilling of the Peoria, Illinois, High School, Mr. Fred V. Bouic of the Clarksburg, West Virginia, High School, Mr. J. L. Harman of the Bowling Green Business University, Bowling Green, Kentucky, and Professor J. S. Moore, Ph. D. of the department of Psychology, Western Reserve University, Cleveland, Ohio, for their valuable and helpful suggestions.

We are also grateful for the suggestions on health received from Dr. W. F. Roberts, Physical Director of the Cleveland Y. M. C. A., and the literary suggestions, helps and criticisms of Albert Sidney Gregg, contributor to the American and other magazines.

J. S. KNOX.



# CHAPTER ONE

---

## To Win You Must Take Aim

**Limited Vision**    The great American need is for  
**Means Limited**    a vision of a larger life and its pos-  
**Possibilities**      sibilities. Our vision is limited, our  
                         aspirations are limited, and there-  
fore our possibilities are limited. Our vision is lim-  
ited because we lack a definite aim, a definite ambi-  
tion, a definite purpose.

**Larger Vision**    A prominent commerical school presi-  
**Necessary**        dent once said that no prospective  
                         student had ever come to his school  
and asked him what kind of a faculty he had, or what  
kind of an education he would get. He said the pros-  
pective student asks just two questions. The first is:  
"How much will it cost, or rather how little will it  
cost?" and the other is: "How soon can I get  
through?" Rapidity rather than efficiency is the  
watchword of the American youth. He practices a  
hand to mouth philosophy. He has practically no  
vision of the future. He is thinking of to-day and its  
problems. He is not thinking of what he might be  
doing in twenty or twenty-five years from now. He  
has a \$50.00, a \$75.00 or a \$100.00 a month ambition.  
He therefore, gets an education which is no better  
than his ambition. If he had a \$3,000 or a \$5,000 a  
year ambition he would get an education to fit it and

then he would prepare to solve some of life's great problems.

**False Philosophy**      The average young man grows up with this kind of a philosophy and when he becomes a man he still has a boy's ambition, a boy's vision, a boy's education and does a boy's work. Then he wonders why he is not more successful. One result of this limited ambition, limited vision and limited education is, according to the Russell Sage Foundation, "That only five per cent of the males in the nation are fitted by definite educational training for their occupations or vocations."

**The World Is My Textbook**      Some years ago the late Bishop Fowler went abroad. He visited every big city in the world and when he came home he gave expression to this interesting statement. "America is my alphabet, the world is my textbook." He was standing on a great mental mountain peak. He had a new vision of his own town, his state, the nation and the world. There are people in every town in this country who might say: "This town is my alphabet, this county is my textbook." Their vision is bounded by the confines of their own community. Unless an individual's vision is bigger than the boundary of his own business or his own country it isn't big enough to help him solve his own problems.

**Organize Your Mental Forces**     The greatest piece of machinery ever constructed is not the adding machine, the typewriter, or the printing press, but the one within the human head. That is a discovery the average man has never made. The mind and soul with all their thoughts, hopes, impulses, desires, prejudices, and aspirations are nothing but a confused jumble until organized and made effective by the conscious power of an earnest consecrated purpose.

**Need of a Definite Aim**     What is the greatest cause of inefficiency in America? It is lack of a definite purpose. The best efficiency experts declare that only ten per cent of the people of this country have a definite object, an ultimate aim, a genuine motive for living. This is the great tragedy of American life. It is lack of a clear objective that causes so many people to drift. The man who has no specific object in life is going nowhere, but is just drifting, and that is why he never arrives. He is sailing toward no port, and if he ever reaches one it will be purely accidental.

**Tragedy of the Drifter**     The person who has a definite aim in life grasps every opportunity that will help him achieve his end. The person who drifts has no aim, and, therefore, sees no opportunities. This is the tragedy of the drifter. The young man whose ultimate aim is to be a great salesman, a great sales manager, a great organizer, and a great business man, is doing everything within his power

to make himself more efficient as a salesman, a sales manager, an organizer, and an executive. Such a man takes nothing for granted. He does not guess. He prepares himself in advance to fill the positions he expects ultimately to fill. What kind of a position do you expect to qualify for? If you expect to fill a ten thousand dollar position, then you will continue to prepare until you have qualified and can do the work.

**Specifications** Every position like every proposed  
**Essential** building calls for certain definite specifications. You must measure up to the specifications in order to qualify. Of course a hen coop does not call for as elaborate specifications as an office building. Neither does the position of shipping clerk demand the same specifications required in the head of the concern. The following specifications will make my meaning clear. "We want a man as manager of our St. Louis Branch. He must know something of accounting, salesmanship and sales management, as we want him to hire, train and manage some men for us. Salary three thousand a year and up to begin with, depending upon the man." The head of the concern said he found great difficulty in finding a man to fill the above specifications.

**The Human** Suppose a boat breaks from its moor-  
**Derelict** ing and drifts one hundred miles from shore. Will it ever return to the port from which it started? No, unless by mere accident. It is tossed from the trough to the crest of the waves. It is finally dashed to pieces by the raging fury of the

elements. The tragedy of life is to be found in the young man who drifts aimlessly out into life's elements, only to be destroyed by the very forces which he, by divine right, should harness, master, and utilize in advancing him on his course.

A ship that is going in the wrong direction can be turned, because it is guided by an impelling force. But you can do nothing with a ship that is drifting. It has no impelling force. It is at the mercy of the elements. You can convert a man who has a mistaken purpose. You can show him the error of his way. But you can do little with the human derelicts who are drifting through life without purpose, and therefore without hope, without courage, and without enthusiasm.

A young man without an ultimate aim is mere putty ready to be shaped and molded by every passing whim of his environment. But the man of definite purpose is the man with a conquering spirit. He is a leader of men and a molder of environment. He sets the pace for other men and he points the way. He knows which way he is traveling, and why he is traveling because he has a vision. He can see the end from the beginning, because he has created it in his imagination.

**Have**        Show me a young man who has set his  
**Definite**   mark, who has driven his imaginary stake,  
**Aim**        who has created within his imagination the  
              position he proposes to fill twenty years  
hence, and I shall show you a young man who will  
work out in real life the pictures he first created in his

imagination. Set no mark, dream no dream, build no air castles, have no definite aim, no vision of a larger self and a larger life, and you will be eternally doomed to drift and fail. You cannot avoid it. It is the law of life. This aimlessness is the canker that is eating into the heart of American progress. This is the poison that is chloroforming the vast majority of our men and women, young and old. It paralyzes initiative, progress, and prosperity. You were made in the image of God! Assert your might! Throw off the imaginary shackles of impossibility! Dare to achieve! Get a vision of the blue sky above! Have an aim and an idea! Look ahead, not back; up, not down; and press on!

**The Maximum Man** Why is it that one man has magnetism and another has not? Why is it that one man has a distinct personality and another has not? Why is it that one man has flashing eyes and another has not? Why is it that one man radiates courage, optimism, enthusiasm, ambition, and leadership and another does not? It is because one man has anchored his life with a definite aim, an ultimate purpose, and the other has not. The man with a definite aim is the maximum man, the hundred per cent man. That aim creates within him life's great positive forces. It gives him what George Eliot called "an energetic certitude, and a fervent trust." Such a man was created in the image of the Almighty, and he is trying to live up to his heritage.



**What is Your Dominating Motive?** Harrington Emerson says, "There is one quickest, best, easiest method of acquiring the desirable things of life." But you must first decide you want and propose to get the desirable things of life. The aim, the purpose, is the big thing. When you once establish the purpose and then fortify it by a burning, conquering determination, then you will naturally begin to study ways and means, the how and why of acquiring these desirable things of life in the quickest, easiest, best way. When a man once decides upon an ultimate aim he expects to make sacrifices. But to him they are not sacrifices. He meets difficulties with eagerness. He is willing to go through fire and water to accomplish his end. He becomes a power in the world. People do not understand him because they do not see the source of his power, his moving, dominating motive. What is your ultimate aim? What is your dominant, impelling motive? Remember there can be no ultimate aim without an impelling motive. The motive furnishes the inspiration and stimulus.

**Power of An Ideal** Every great achievement of the human race was made possible because it first existed as an ideal, an ultimate purpose in the life of some individual. Can you conceive of a man's reaching any worth while goal unless he knows where he is going? What is the greatest weakness in American life? It is this. We are conducting our lives by guess instead of by chart and compass. We are drifters and floaters on the sea of life, instead of being

pilots and captains with an ideal toward which we are steering. We are followers and failures, instead of leaders and successes. When we get a vision of the ultimate ideal, the supreme purpose, it will not take long to revolutionize our lives, incomes, and possibilities.

It is not enough merely to have a purpose in life. That purpose must be legitimate. A prominent man once said that when he was a young man his ambition was to make money and do good. Carnegie was once asked what his business was and he said it was to do as much good as possible. Harrington Emerson says: "It is therefore not enough to have ideals. There must be some standard or standards of measurement and test. To be efficient you need not only ideals of the desirable things of life, but you need some way of knowing that the things you wish to achieve, attain, and acquire are legitimate, practicable, and truly desirable."

**Webb**      "The ideal of Captain Webb was to swim the  
**and**          Niagara whirlpool. He perished in the use-  
**Barnato**    less attempt. Barney Barnato, the diamond  
              king of Kimberley, had great wealth as an  
ideal. But when he had become rich as his dream he  
drowned himself and his wearisomeness of it all in the  
waters of the south Atlantic."

To work for either money or fame for its own sake is unworthy of any man. There is only one legitimate purpose and that is to serve humanity in some way. A man's aim should be to *serve his family*, to *serve the public*, and to *serve posterity*.

**Warren Hastings' Resolve** One May morning a young man stood on the porch of his ancestral estate in England. It was a beautiful morning. The birds were singing, and the air was fragrant with the perfume of apple blossoms. This young man walked out into the yard and began this soliloquy: "This great estate has belonged to my ancestors for generations. It has been lost to me through mismanagement. Oh, what a fate! But I will not be conquered by fate. I will master it. I will win back this estate." He clenched his hands and gritted his teeth and there was fire in his eyes. He meant what he said, and he kept his word. Then and there was born a great resolution, a great purpose, a motive for living. He did buy back the estate. History knows this boy as Warren Hastings.

**The Night School Gives Opportunity** Some years ago a boy was assisting his father who was a janitor in an Ohio factory. But this boy had a definite purpose. He created within his imagination the position he proposed to fill in twenty years and this imaginary position did not savor of janitor work. He studied stenography at night and one day when an extra stenographer was needed he offered his services. "What do you know about stenography?" said the man in charge. "Try me," replied the boy. "I have been studying stenography in the night school." That boy became a stenographer that moment. Later this concern wanted a bookkeeper for extra work. The boy again offered his services, and was asked what he knew

about bookkeeping. His reply was that he had been studying it in the night school. He was given charge of the extra bookkeeping work.

**Study Wins Promotion** Sometime after this, the floor salesman was out at noon when a merchant came in to look at a cash register. The young stenographer, seeing that the salesman was absent, showed the merchant the line of machines. He was just closing the sale and doing it enthusiastically when the salesman came in. When the merchant left, the salesman said: "You are only a stenographer, aren't you? How do you know enough about this business to sell a machine?" The beaming young stenographer with the order in his hand explained: "I have been studying salesmanship at night and during my spare moments." "Why are you doing it?" "Because I want to become a salesman," replied the young man. He was at once engaged as a salesman.

**A Good Financial Plan** When this young man went into the field to sell he determined to make enough sales the first twelve days of every month to pay his expenses for the month, as he proposed to save all the money he made during the rest of the month. When he reached the twelfth day of each month he said: "I simply must make this sale to-day, because I need the money for expenses." When he reached the last day of the month he said: "I must make this sale to-day because I need the money for my bank account and if I do not make the sale, it will

go over until to-morrow and the money will be used for expenses.”

**Hugh** Is it any wonder that a man with a motive  
**Chalmers** like this to urge him on made a great success as a salesman? His success was so great that they made him a district manager at the age of twenty-three and brought him in and made him vice-president and general manager at the age of twenty-eight at a salary of fifty thousand dollars a year. This young man was Hugh Chalmers and the company was the National Cash Register Company. Mr. Chalmers was president of his own company and a millionaire at forty. What did it? A definite aim, a definite motive, a definite purpose! The ability of a Webster or a Napoleon would never have enabled him to rise as he did without the stimulus of a great purpose.

“Many people go through life without knowing what it is to live. Unless you are living for something and know what it is; unless you have a definite aim in view; unless you are making the most of every talent with which nature or a kind Providence has endowed you; unless you are developing every day by judicious exercise every faculty you possess; unless you are gradually but unceasingly broadening, expanding, achieving better and better and greater and greater results, as the days and weeks and months go by; unless you are doing all these things, you are not living, in the right sense of the word. To spend your days in anything short of searching out the forces within you, and without a daily, active, vigor-

ous, aggressive struggle to accomplish the aim of your life and live up to the best that is in you, is not to live but to exist. To take things passively as they come and get along with them whatever they are, is not even to exist, but to be tolerated." To say you cannot make a success is to place yourself on a par with the people of the middle ages. But to say you can and you will is to place yourself in the lead of the best men and women the world has ever known.

**"I'll Find  
a Way or  
Make One"**

Many years ago, Rear Admiral Peary sought the north pole. Before he started he decided to get a motto that would encourage him in his darkest days. He found one, the motto created by Hannibal. At the age of twelve Hannibal swore eternal vengeance against Rome. His motive was to conquer Rome. He became a great general. Before he was thirty he decided to cross the Alps and attack Rome. His generals said it could not be done as there was no road across the Alps. Hannibal said, "I will find a way or make one," and he did. When Peary turned his face toward the frozen north he said: "I will find a way or make one to the north pole," and you know the result. When he was in the far north, living in his hut of snow, and it was sixty below zero and he saw nothing ahead of him but a great mountain of ice he simply said: "I will find a way or make one." When he passed the mountain of ice and saw nothing ahead of him but the cold purple waters of the north he did not falter but said: "I will find a way or make one." For twenty-four long years he went on and

on and on. He kept this one aim, this one purpose, this one ideal ahead of him and you know what he accomplished. I care not how much or how little ability one may have, if he has an aim like that, a purpose like that, an ambition like that, he will finally amaze himself and his friends with his achievements.

---

### SUMMARY

1. The great American need is for a vision of a larger life and a greater desire to serve humanity.

2. The great tragedy of life is the lack of a definite aim, an ultimate object, a genuine motive for living.

3. A man fired by the passion of a great desire to achieve a worthy purpose, possesses magnetism, personality, leadership; he becomes the maximum man.

4. A man without purpose is a human derelict lost upon the great ocean of life.

5. The IDEALS SOUGHT must be legitimate, practical, and serviceable to mankind.

6. Some illustrious examples mentioned: Warren Hastings, Hugh Chalmers, Rear Admiral Peary.

## EXERCISES

1. What is the first great need of the young man or woman who would succeed?
2. How will a definite aim help you?
3. Which has the better chance, the man who is definitely going wrong or the one who is drifting? Why?
4. Have you a definite, dominating purpose? Can you state it clearly?
5. Give some illustrations from the text of men who won great success through the guidance of purpose.
6. Name some similar examples from your reading.
7. Secure the biography of some man who achieved in spite of difficulties, and make a careful study of it.
8. Who was Hannibal? Warren Hastings? Peary? Give definite facts about each.



## CHAPTER TWO

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### Your Time Capital and How to Use It

**Make Use of Every Minute** Watch every minute in the day as carefully as if it were actual money.

You would have a man arrested who deliberately stole your money but how often do you permit your friends to steal your time, and how often do you permit yourself to idle away an hour without accomplishing anything?

What is the difference between a pauper at sixty-five and Edison at that age? It is largely in the way each utilized his time after business hours.

You and Edison and a pauper have each one hundred sixty-eight hours a week, no more and no less. The average man works eight hours a day, or forty-eight hours a week. He is paid for this time and he works under someone's management. He has one hundred twenty hours a week at his own disposal. How he utilizes that time determines his destiny.

**Four Hours Daily** Let us do a little analyzing. Suppose you work eight hours a day, sleep eight, and spend three on your meals, and toilet. In that case you have five hours a day left. Suppose you spend one hour a day in recreation. You still have four hours a day left. Your destiny is going to be determined by the way you use or misuse those four hours.

**Capitalize Spare Time** Suppose that during two years you devote six hundred twenty-five hours to conscientious study and that your salary is raised ten dollars a week as a result of it, what do we find? That ten dollars a week amounts to five hundred dollars a year, and five hundred dollars a year for twenty years equals ten thousand dollars. Your investment of six hundred twenty-five hours in study, according to these figures, would earn you a dividend of sixteen dollars an hour. Isn't it worth while? Suppose your earning capacity at twenty-five is fifty cents an hour or twenty-four dollars a week; then your unused hour a day that you waste or utilize should be actually worth sixteen dollars, or thirty-two times as much as the hour you get paid for. Do you realize the potential possibilities of the hours which so many people carelessly toss aside with as much disregard as they would a bit of waste paper?

**Some Notable Examples** Leisure time is the most valuable by-product there is. Let us see what it has done for some men. As a working man and a clerk, Lincoln utilized his spare time, and his name will ever live in history. Lincoln and Washington, the two greatest men America ever produced, were self-taught. They appreciated time and utilized it. When a telegraph operator, Edison utilized his spare time studying electricity and chemistry and has become the world's foremost inventor. As a laboring man on the railroad, J. J. Hill studied railroading during his spare time, and became world famous as a railroad builder. Carnegie utilized his spare moments studying salesmanship, business or-

ganization, and manufacturing, and became the world's greatest iron master. Elihu Burritt, the blacksmith, spent eleven hours a day at the forge, but mastered nineteen languages. Whitney, the inventor of the cotton gin, was a teacher, and Morse, the inventor of the telegraph, was an artist. John Wesley, the great religious leader rose at four in the morning to gain more time for study. His motto was: "Never be unemployed. Never be triflingly employed." These men prized and utilized their precious by-product—spare time—and joined the world's immortals.

In literature what do we find? Shakespeare managed a theater, Charles Lamb and Nathaniel Hawthorne were clerks, while Robert Burns was a farmer and a tax collector. But for their use of spare moments the world would never have heard of them. Possibly one man out of a thousand studies a book on a street car. The amount of valuable time lost on the street cars and trains can never be estimated. This time could and should be utilized. It would be utilized if the men who wasted it ever realized its value. If an individual's eyes are so weak as to make car study impossible, he can think instead of gazing into space. A young friend of mine commits a few lines each morning and evening while on the car.

<b>A Man's Estimate of Himself</b>	The man who does not appreciate
<b>Determines His</b>	his own value does not realize the
<b>Use of Time</b>	value of time. The estimate
	which a man places upon himself
	can easily be determined by the
	value he places upon time.

The man who properly utilizes his time will place

himself in a class by himself. It is difficult to get an interview with a great executive. Luther Burbank says he can not afford to give more than five minutes for an interview, as his time is too precious. The millionaire is a conservator of time, which he translates into money. The average youth is a spendthrift of time, the result of which is not bankable.

**Follow Definite Program**      Make a program covering your entire twenty-four hours. Then work in accordance with this program.

Before you go to sleep at night, think over the day's work just finished, and plan for the next day. On your way to work in the morning, whether you walk or ride, either study something you have with you or concentrate upon some problem. You will find it difficult to concentrate upon one subject for twenty or thirty minutes whether walking or riding. Your mind is likely to go off on a tangent many times. Force it to concentrate on the one subject. Learn to meditate and concentrate in order to gain mental control.

If you were robbed of a dollar you would likely call the police. Suppose your time is worth just one dollar an hour. How many of your friends do you permit to rob you of one dollar's worth of time without a protest? Beware of the social instinct. Too many friends will rob you of your time and thereby make your ultimate success impossible. Do not become too friendly with anyone unless that one realizes the value of time.

**Carry a Book** How often do you permit a street car, a train, or some individual with whom you have made an appointment to cause you to lose a quarter or half an hour, simply because you have no book in your pocket and therefore must waste the time? I know a college student who carried a book of synonyms in his vest pocket for four years in order to utilize spare moments while waiting for meals, etc.

The hardest thing to teach a young man is to appreciate the value of time. It is said that Joseph Cook, the great thinker and lecturer, carried a little dictionary in his pocket when a student, in order to have something to study when waiting for his meals or during odd moments of leisure. Many of the world's great men, Gladstone and Roosevelt among them, have carried books in their pockets in order to utilize spare moments, but we fritter away diamond minutes and golden hours doing nothing of value, and our conscience does not hurt us. TIME IS MONEY AND KNOWLEDGE IS POWER. But we shall never get either the money or knowledge until we learn how to utilize our time and especially our spare moments. A reputation for ability as a pool player will not help us any and it may advertise us adversely sometime when we want a position.

**Utilize Spare Moments** Everyone has a definite income of twenty-four hours each day. This income is constant and is the same for rich and poor alike. It can be neither increased nor diminished. Out of this income must come certain

fixed charges. The amount of these charges will differ somewhat, though not widely, with different individuals. From sixteen to eighteen hours will cover them in almost every instance. There remains a maximum of eight hours, out of which must be met certain necessary time expenses, such as exercise, meals, and recreation. From these eight hours a daily margin may be saved whose use largely determines one's success or failure. A systematic saving of a substantial margin of time out of these eight hours, and a wise investment of that time in definite, personal development, will enable anyone to achieve success, regardless of his limitations.



The foregoing chart indicates in a graphic way one plan for the distribution of time capital. It is merely suggestive and must be varied to meet individual conditions. It covers in a general way the activities of the majority of men.

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### SUMMARY

1. The use of time, the richest legacy bequeathed to man, determines whether an individual shall merely exist or by careful study become an expert, creating new business and increasing his usefulness.

2. Leisure time outside of business hours may be capitalized to great profit through useful study and mental improvement.

3. One's use of time determines his estimate of himself, his life work, and his destiny.

4. Systematic saving and investment of time will enable one to achieve success, regardless of serious limitations.

## EXERCISES

1. How should a clerk best occupy his idle time in a store?

2. What advantage is there in having a definite daily program?

3. Here is the daily program of one of our students. Discuss it as applied to your own case.

A. M.	6:00 to 6:30	Morning toilet, including cold shower or plunge if possible.
	6:30 to 7:00	Read morning paper.
	7:00 to 8:00	Walk to work. (If you live close to your work, take a half hour's walk anyway.)
	8:00 to 12:00	Daily work.
	12:00 to 1:00	Lunch hour. (Circumstances vary this hour.)
P. M.	1:00 to 5:00	Daily work.
	5:00 to 6:00	Take some form of physical exercise, out doors if possible.
	6:00 to 7:00	Dinner and social hour.
	7:00 to 7:30	Read evening paper.
	7:30 to 9:30	Study some subject pertaining to your work.
	9:30 to 10:00	Read some <i>good</i> , inspiring, and helpful book or magazine.
	10:00 P. M. to 6:00 A. M.	Refreshing sleep.

4. The above program allows one hour a day to the daily papers. Is this too much or too little or just right?



## CHAPTER THREE

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### Good Health Your Driving Power

**Health Your Chief Asset** No matter what powers of mind you may possess, they are of little avail without the driving power of good health. Thousands of men break in middle life because they have not taken care of their health in early youth. A man who is spry and vigorous at seventy is a curiosity. Good health is like a bank account. It may be dissipated and wasted, or it may be conserved and built up. Generally there are two main causes for ill health. They are DISSIPATION and NEGLECT. It is utter folly to expect that you can indulge in overeating, neglect exercise, stay out until midnight and later, and escape the penalty. Dame Nature may delay in presenting her bill, but she always exacts payment in full with compound interest from all who neglect or violate her laws.

**Value of Man Power** During the War we were brought face to face with the value of man power as never before. By the examination of millions of men at the vital period of life, 21-35, we had forced upon us some astounding facts.

In the first place we found in the first Draft that thirty-five per cent of the men were registered as

physically unfit and even when the physical requirements were lessened later in the Draft 29.57 per cent were rejected. If we allow for underweight and sensory defects, neither of which can be held as causes of general physical unfitness, we find that about twenty-five per cent were rejected for real physical unfitness.

In the second place we found that of those accepted through examination as physically fit only a small minority were found capable of undertaking intensive military training at once. They did not have the muscular strength, endurance, agility, muscular control, discipline and initiative. Much time was lost in getting these men fit to train in things strictly military.

In the third place very few of these men knew how to take care of themselves. One officer remarked that only a few of his men were acquainted with the toothbrush.

Again when we realize that approximately 1,000,000 young men reach the military age yearly this is a serious condition of affairs, for the draft age corresponds with the economic age and men physically unfit are a handicap in any walk of life.

<b>Causes of Physical Inefficiency</b>	Some of the main causes found for physical ineffectiveness were defective eyesight, poor teeth, and bad feet.
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Good eyesight is a great asset. Yet how many of us have poor eyesight,—true many times through no fault of our own, but on the other hand we unknowingly abuse our eyesight. Right here let me

give you a few rules suggested by the Public Health Service for the use of the eye.

"1. When reading, writing, etc., be sure to have good clear light, preferably over the left shoulder if writing, and not directly in the eyes or reflected sharply from the paper.

"2. Do not hold the eyes less than 12 inches from your work.

"3. Do not use the eyes too long continuously—rest them a few minutes occasionally by closing them or looking into the distance to relax them. One should do this at least every hour, especially if reading fine type or doing intense, delicate work.

"4. Keep away from places where stone chips, sparks, or emery dust is flying, or wear goggles.

"5. If strong light bothers you, wear slightly non-magnifying glasses outdoors, with a broad-brimmed hat.

"6. Avoid the common towel and do not rub the eyes with dirty hands. Contagious eye disease is spread in these two ways."

It should not seem necessary to speak of the teeth but when you read the statement made by an officer in the beginning of this article to the effect that few men under him knew how to use the toothbrush we must consider them. Bad teeth are not only the cause of foul breath, toothache and abscesses, but they give rise to conditions through absorption that may cause serious constitutional conditions that incapacitate one or may lead to death. Brush the teeth morning and night being careful to get the particles of food from

between them. If the brush does not do it use silk floss, not toothpicks, and above all do not use metal. Visit a dentist at least once a year for examination and cleaning.

Corns, bunions and flat feet are causes of untold misery and inefficiency. All of them are avoidable by the wearing of proper shoes. Wear the shoe which keeps the foot in a straight line and which gives ample room for the movement of the toes. Walk in parallel lines, toeing in a little if possible. One other thing, keep the feet clean and wear close but not tight stockings, thus avoiding blisters. When on hikes use heavy stockings and shoes.

**Keeping Yourself Fit** We turn our attention now to some things that everyone must do to keep in health, or in other words to keep himself fit to perform the daily tasks of life with natural fatigue, physical and mental, that is relieved by rest which puts one in condition to take up the next day's duties with his usual power of endurance, snap, initiative and enthusiasm. I refer to the fundamentals, such as food, sleep, exercise and bathing.

Food is that which being assimilated into our system furnishes the power to work. To get this we need a balanced ration of meat, vegetables and fat—the meat to furnish the building, the vegetables to furnish the bulk and energy and the fat to furnish the heat. Vary the amount of food you take as to the amount of energy expended—for example, the laborer outdoors needs more food than the man leading a sedentary life.

Chew your food thoroughly—the stomach has no teeth. Drink little while eating. Take your liquid between meals. Be regular in your meals, avoiding business discussion. The eating time should be one free from mental anxiety, rather let it be one of merriment.

The average man needs eight hours rest in bed in order that he may be recuperated for the next day's work. Have plenty of air, not too much covering and a moderately firm bed.

Exercise is essential that one may retain his endurance, agility, muscular control and rid the system of noxious poisons. Rooting for the other fellow is not exercise. You must take the exercise yourself. Exercise in the open where there is plenty of fresh air is by far the best, but most men are so situated that this is not always practicable and as exercise should be a daily affair the well conducted gymnasium offers opportunity, and it should be patronized wherever possible. Twenty minutes spent in exercise that makes you perspire freely followed by a bath will aid materially in keeping your body functioning normally.

Bathing is best preceded by exercise to the point of perspiration. Use the graded shower bath—that is begin with warm—finish with a cold dash. Such a process should give a healthy glow to the skin and a feeling of well being.

The War has shown us the results to our men of being lax in disseminating simple health laws and assisting the people in the means and ways of carrying them on. The future will tell whether we have taken advantage of this lesson or whether we shall drop back into the old rut of the neglect of health.

**Physical Unfitness** Physical unfitness is a great handicap in the struggle for business and professional success. As a people we are living on our "nerve" most of the time. That is because we waste too much of our nerve force in mere pleasure seeking, or in doing wrong things that tear down the body. A man is no stronger than his nerves. Therefore he should so conserve his strength that he will never have to work while on the ragged edge of a nervous breakdown.

**Youth a Time of Peril** In youth the body surges with a superabundance of nervous energy. Young men come to think that the supply is inexhaustible. But there is a limit to the supply, and when that limit has been reached, it can never be replaced. A man has the power to decide whether he will "burn himself up in a few short years" by fast living and overwork, or whether he shall live to a good old age by saving his energy in every possible way. It takes strength of will and a heroic spirit of self-denial to conserve health just as it does to save time and money. But it is worth all that it costs. Fight for it as you would fight for life itself, for after all, to safeguard your health is to safeguard your very life.

**Demands of the Future** The years just ahead will make severe demands on physical stamina. Weaklings will not have a fighting chance in the struggle. They must either drop out and be made fit, or be crushed. The law of the

jungle still exists to a very large extent in present day civilization, although tempered to some degree by religion and the spirit of fair play. Those who are mentally and physically strong are the ones who carry off the prizes. Some day there will come a spirit of co-operation in which those who are strong will stoop to help those who are weak, but for the present we must deal with the world as it is. Necessity, then, demands that every man who enters the arena of the world struggle for money, position and power, must fit himself in every way for the conflict and especially see that he has the physical driving power which gives effectiveness to all his talents.

**Three Causes of Weakness** Aside from chronic ailments or accidents, the three principal causes of physical weakness are LACK OF SLEEP, LACK OF EXERCISE, and OVEREATING. If a man is merely undeveloped, he need not become discouraged, because he can be made strong, without the use of drugs and without expense. Theodore Roosevelt was a weakling in his youth, but he acquired an unusual degree of physical vigor that endured until his death. He was the very embodiment of physical strength, both in his personal appearance and in his activities. It will be remembered that while he was president he had a lot of fun marching groups of "swivel chair officers" about the country just to show them what a good soldier should be expected to endure. How did Roosevelt acquire his remarkable health? By using drugs? No! He acquired health in exactly the same way that every

other man gets it—by observing the laws of health as prescribed by Nature. While Mother Nature is sure to punish for neglect or violation of her laws, she is equally sure to reward those who obey. Roosevelt in his younger days lived the life of a ranchman in the West. He drew strength from the fresh air. He tired himself out by hard physical work. He took plenty of sleep. He did not dissipate. And all through his strenuous days this apostle of the strenuous life kept up his physical exercises.

**Why the Returned Soldiers Are So Rugged**      Hundreds of thousands of the boys in the army were weak and undeveloped at the outset. What a difference when they came back.

Every one had gained from ten to twenty pounds in weight. Their muscles were hard, their eyes clear, their appetites good. WATER, AIR, and EXERCISE under the guidance of experts, were transmuted into superb physical manhood, and what was done for the soldiers, can be done for any young man who will pay the price.

**A Gymnasium on Foot**      I once knew a wise old man who said: "I can starve out almost any kind of an ailment by dieting." He was about right, for much of the troubles that render men unfit, especially those who work in offices, can be traced right back to overeating, and possibly poor cooking. An office man is usually physically lazy. He rebels against physical effort, and especially so if you tell him it is for his own good. His usual plea is that



he is "too busy" to join a gymnasium class, play golf, "or limber up" in some other way. And yet he will always admit that he ought to do it. If this is hitting you where you feel it most here is a simple plan by which you can obtain exercise at the least possible expenditure of time. Plan to walk to and from your work, or at least part way. There is a banker in a large city of the Central West who lives out five miles. Each morning he rides to a certain point in his limousine about three miles from his office, and walks the rest of the way. By the time he reaches his desk his lungs are full of fresh air, and his body is all aglow with nervous energy. This form of exercise should be so planned that you will end up in your office, for if you walk part way and then board a street car, there is danger of taking cold, especially in the winter time. Walk about town in place of riding. It will take a little more time, but it is well worth it. I know an insurance man now verging on sixty, who sets the pace for younger men by writing policies ranging from \$100,000 to a million. His health gave way, and he regained it by walking three miles to his office each morning, and drinking six glasses of water during the day.

**Drink Water** As simple as these two things appear and to be, there is a wonderful power in them. Go about it deliberately. Drink a glass of water when you get up. Take another after breakfast. Drink one just before and after lunch, and one just before and after dinner at night. Make it seven—the symbol of perfection—

by drinking one before retiring. It won't cost a penny to make the trial. It takes very little time, and the experiment cannot possibly hurt you in any way. You will be able to discard the pill box, your appetite will be keen, your digestion good, and your sleep refreshing, and your body will thrill with new life and vitality. By this time you will feel like going to the physical director of the Young Men's Christian Association and joining a class in physical culture. By all means join while you are in the mood, for after you get to feeling real well, you will be apt to neglect your morning walk, and forget to drink the water. The physical director will not give you anything new. He will merely make you do what you know you ought to do. An Athletic Club that has in its membership the leaders of a great city, owes its strength and popularity largely to the fact that it keeps its members physically fit, by holding them to a regular schedule of exercise.

At least once a year have a dentist clean your teeth and examine them for cavities, which should be filled at once. Also once a year have a physician go over your body. Hardening of arteries, heart trouble, lung trouble, and the enlargement of certain glands, can be detected in this way, and a remedy applied before the ailment becomes acute. A man who owns an automobile and takes care of it himself will inspect it carefully every day to see if everything is in place. He ought to be willing to give as much time to caring for his health as he does to caring for his machine.

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SUMMARY

1. Good health is like a bank account.
2. Physical efficiency depends very much upon the eyesight, the condition of the teeth and whether or not your feet are devoid of corns, bunions or fallen arches.
3. The body is kept in a fit condition by proper food, sleep, exercise and bathing.
4. The amount of food taken should vary as to the amount of energy expended. The average person needs eight hours' rest. Rooting for the other fellow is not taking the exercise yourself. Bathing gives a healthy glow to the skin and a feeling of well being.
5. There is a limit to the supply of nervous energy.
6. Fight for your health; it is life itself.
7. Weakness is due to lack of sleep, lack of exercise and overeating.
8. Take a walk daily and drink plenty of water.
9. Have a yearly examination made of the teeth and the body to detect any ailment before it becomes acute.

## CHAPTER FOUR

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### Personal Efficiency the Law of Success

**Psychology** Twenty years ago there was no such  
**Applied to** thing as a science of business, a science  
**Business** of salesmanship, or a science of advertising. To-day these sciences are recognized everywhere. The student of the present and the future must be trained to meet the new condition. This new condition has been brought about by applying psychology to the problems of business, salesmanship, and advertising; it has been brought about as a result of intense competition and the insistent demand for greater individual efficiency. In the past, business and selling were conducted by guess; to-day we must know the reason why. To know the reason why is to increase individual efficiency enormously.

**Maximum Results** Efficiency is the watchword  
**With Minimum Effort** of to-day. The problem of efficiency is the problem of getting the maximum of results with the minimum of effort. It is the problem of furnishing the best, quickest and easiest method of doing our work, no matter what that work may be. Our problem then, to begin with, is to find out how to train the human mind so as to attain this maximum of efficiency. The average man is a failure. He ought to be a success. We must

discover the reason for his failure and apply the remedy.

The late Professor James of Harvard, after years of investigation, came to the conclusion that the average man was using only one-tenth of his brain power. To think that nine-tenths of the average man's brain is a desert waste, is enough to arouse the slumbering power which lies like a sleeping giant waiting to be awakened.

**The Great American Desert**      The great American desert is not located in Idaho, Arizona, or New Mexico. It is located under the hat of the average man.

The great American desert is a mental desert rather than a physical desert. One of the aims of this book is to irrigate this mental desert waste with the waters of a practical and progressive education which will enable it to blossom into a rich, luxuriant harvest.

**Cause of Low Earning Power**      The average man may well be called a failure because he earns little. Eighty-five per cent of the men of this country earn \$15 a week or less.

Only seven and a half per cent earn between \$1,800 and \$3,000 year. (These are pre-war figures.) The question arises: "WHY DO THEY NOT EARN MORE?" The answer is simple. They lack the mental development and technical knowledge that would enable them to think right and use good judgment. They have never learned how to use their minds to anything like a MAXIMUM of their possibilities.

**Lack of Efficient Men**      Never in the history of the world has there been such a famine of high priced men as exists at the present time. Chalmers says: "Five great Ms go to make up the problem of every business man in this country to-day. They are Money, Material, Machinery, Markets, and Men—and the biggest figure in the problem is *Men*. Really valuable men, high priced men, are the hardest things to get of all the things we manufacturers need. Men in the mass are the cheapest things in the market. There are too many \$1,000 men and too few who are worth \$10,000 a year."

**Causes of Failure**      Why does this condition of affairs exist? It exists for just four reasons. Here they are: FAILURE TO THINK RIGHT, FAILURE TO TALK RIGHT, FAILURE TO WRITE EFFECTIVELY, AND FAILURE TO UNDERSTAND HUMAN NATURE.

The next quarter of a century will demand that a man receive such mental training that he will become an analytical thinker; that he will learn how to think from cause to effect; it will demand that a man learn how to express himself intelligently, fluently, and vigorously; it will demand that a man know how to write a creative, business-getting letter, circular, and advertisement, and it will demand that a man know how to intelligently deal with human nature. In order that we may accomplish this end we must analyze the mind and find out WHY we fail and WHY we SUCCEED. The MAIN REASON WHY the average man fails is because he has never learned how to think

analytically, consequently he guesses. There are really just four things we do in life. We THINK, REMEMBER, IMAGINE, and ACT. To accomplish these four things EFFICIENTLY, spells success.

**Wrong Thinking Detrimental**      An able young man with high recommendations was about to accept a very responsible position. On his way to the office where he expected to get the position, he thought, but he thought wrong. His judgment had not been carefully trained. He went in and met his prospective employer. His looks and recommendations were of the best, but his prospective employer got a whiff of his breath and said: "I cannot employ you." The young man said: "Aren't my recommendations good?" He was told they were, but he was also told that he had just visited a saloon and taken a drink of whisky. He was told that under no circumstances would a drinking man be hired for that position. The whole destiny of this young man was no doubt determined by that one drink. He thought, but he paid a big price for thinking wrong.

One day a retail house received a telephone call from an angry customer. The customer said he had given the salesman an order for twelve dollars' worth of goods to be delivered at once, but a week had passed and he had not received the goods, in spite of the fact that he was promised delivery the same day. The manager discovered immediately that the order had never been sent in. He telephoned to the salesman, who admitted that he had the order in his pocket, but had spent the twelve dollars intending

to make it good in a day or two. He lost his position. He paid a high price for thinking wrong and using poor judgment.

A big concern sent a letter to four thousand retail merchants who were worth from \$10,000 to \$40,000 each. In that letter the merchant was asked to solve a simple problem. Here is the problem: "Suppose you bought an article for one dollar and your cost of handling that article was twenty-two per cent, how much would you have to sell the article for in order to make a net profit of ten per cent?" Just twenty-two per cent of the replies were right. The average business man doesn't know enough about bookkeeping and arithmetic to enable him to think straight. The Burroughs Adding Machine Co. states that, "Only about ten per cent of retailers rated at \$5,000 or less know how to figure percentage of profit." (See appendix.)

Furthermore, "personal incompetence" caused 85 per cent of the business failures reported in 1918 by Bradstreet. From 1890 to 1912 lack of capital was the principal cause of failure, but in 1913 and 1914 "Personal incompetence" took the lead.

It is not our plan to explain the foregoing facts. We give them merely to prove that the first and last law of achievement is "personal efficiency." It is the sum of all the laws that make for success, and to disregard it is to fail.



## SUMMARY

1. To-day we must know the reason why.
2. Nine-tenths of the average man's brain is a desert waste.
3. Low earning power due to lack of efficient men.
4. Causes of failure: failure to think right, failure to talk right, failure to write effectively and failure to understand human nature.
5. The destructive results of misdirected thoughts are inevitable.
6. The sum of all the laws that make for success is "personal efficiency."

## CHAPTER FIVE

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### Habits That Affect Efficiency

**Habit Saves Labor**      Habit formation is undoubtedly man's greatest labor saving device. The late

Professor William James gives forceful expression of this idea when he says: "The great thing, then, in all education, is to make our nervous system our ally instead of our enemy. It is to invest our acquisitions, and live at ease upon the interest. For this we must make automatic and habitual, as early as possible, as many useful actions as we can, and guard against the growing into ways that are likely to be disadvantageous to us as we should guard against the plague. The more of the details of our daily life we can hand over to the effortless custody of automatism, the more our higher powers of mind will be set free for their own proper work. There is no more miserable human being than one in whom nothing is habitual but indecision, and for whom the drinking of every cup, the time of rising and going to bed every day, and the beginning of every bit of work, are subjects of express volitional deliberation. Full half the time of such a man goes to the deciding or regretting of matters which ought to be so ingrained in him as practically not to exist for his consciousness at all. If there be such daily duties not yet ingrained in any

one of my readers, let him begin this very hour to set the matter right."

We quote the following paragraphs on the subject of habit from Professor Walter Dill Scott's excellent book "Increasing Human Efficiency in Business."

"Habits are but ways of thinking and of acting which by reason of frequent repetition have become more or less automatic. We are all creatures of habit; we all possess both good and bad habits.

"Human Efficiency depends in part upon the rapidity with which we are able to accomplish our tasks. It is surprising to us all when we find how rapidly we can accomplish our habitual acts and how slowly we perform tasks to which we are compelled to give specific attention. I find that I can repeat twenty-six letters of the alphabet in two seconds. If, however, I attempt to pronounce the alphabet backward, my first attempt takes a full minute.

"Some time ago I could pick out the letters on a typewriter at the rate of about one per second. Writing is now becoming reduced to a habit, and I can write perhaps three letters a second. When the act has been reduced to the pure habit form, I shall be writing at the rate of not less than five letters per second.

"The speed of thought is slow unless it follows the old creases and the old grooves. No adequate speed is possible so long as attention must be given to the succeeding stages of the thought or act. This is true of all acts and of all thoughts, whether in the home or upon the street, in the shop or in the office.

"Speed which is habitual is never hurried. There

are many acts of skill which can be done much more easily if performed rapidly than if performed slowly. The speed secured from correct habits is primarily dependent upon the elimination of useless movements and the concentration of energy at the essential point.

"In general, our work becomes accurate, as well as swift, in the degree to which we are able to mechanize it into habits. The beginner in piano playing or typewriting pays attention to the striking of each key. When he is in this stage of development he is liable at any time to strike the wrong key and certainly cannot be depended upon for regularity of touch. As soon as he has reduced the striking of the keys to a habit, he ceases to strike the wrong keys and secures uniformity of touch.

"The experienced accountant can add figures continuously for eight hours a day, and at the end of the day may feel no great exhaustion. The man who has not reduced to habit the necessary steps in addition cannot add continuously for two hours without a degree of exhaustion so great that it paralyzes effort. The same is true with typewriting, telegraphing, and with all forms of manipulations which may be reduced to habit. Charles Darwin is famous for the originality of his thinking, and hence we are not surprised when we find that he was able to work but three hours out of the twenty-four.

**Personal Habits** "Personal habits are the most apparent and those by which we most often judge an individual. Manner of dress becomes so much a matter of habit that the wearing apparel

is sometimes spoken of as the habit, and, as Shakespeare says, 'oft betrays the man.' Cleanliness and neatness of appearance, the tone and accent of voice, the manner of walking and of carrying the head, and the use of language are personal habits which are acquired early in life, but which mean much in the chance of success. The manner of eating, of sleeping, and of caring for all the needs of body and mind are for most persons mainly a matter of habit, yet they, to a large extent, determine the condition of health and the length of days.

"We become fond of doing things in the manner to which we have become habituated. This tendency manifests itself to an abnormal degree in the drinking and the smoking habit. Habit creates a craving for the good as well as for the bad. The ways to which we have become habituated seem pleasing to us whether they are good or bad. So far as personal habits are concerned, but little change need be anticipated after the twentieth year.

**Social  
Habits**

"Our treatment of others is largely a matter of habit. We are affable or gruff according to habit. Honesty and dishonesty in dealing with others is, in the main, a matter of habit. The honest man is the one who takes honesty for granted and acts honestly from habit. So soon as he begins to observe that he is an honest man, to call attention to the fact, and to be much impressed by the honor of his choices—at that moment suspicion of him should be entertained, for honesty has with him ceased to be a habit.

"We classify individuals largely by means of their personal and social habits. By means of them we select our friends and engage new employees. Efficiency in every life calling depends upon our success in dealing with people. Such success is largely dependent upon the social habits that we acquire.

**Occupational Habits** "Mr. Lewis Sanders, of the General Engineering Company, New York, reports most satisfactory results from the introduction of this systematic attempt to regulate the occupational habits of employees. A typical example which he reports is the following: 'It regularly took a man one minute and forty seconds to set a piece in a jig. After a study of the exact motions required to pick the piece up and set it accurately, we showed the same man how to do it in twenty seconds.' This workman soon reduced the correct movement to habit, attained the specified speed, and without in any way working harder than formerly, was assisted to increase his efficiency four hundred per cent.

"Since by a study of habits the efficiency of men in fundamental occupations has been increased from forty to four hundred per cent, it is hard to prophesy what results are to be secured from more extensive studies."

**Habit of Concentration** It takes the average young student nearly a year to learn how to concentrate his mind upon his work. I know a boy of thirteen who is an expert with the typewriter, considering his age. He was demonstrating

at a county fair and a business man tried his best to disturb him. The man asked him several questions but the boy never looked up or paid the least attention to the questions until he was through. He then asked the man what he wanted. The man at once offered him a position and asked him how he could work that way while being disturbed. The boy told him he had learned to concentrate his mind by continual practice.

There was a machine at the World's Fair in St. Louis that so concentrated the sun's rays that it actually melted iron. The mind which concentrates is powerful, and usually routs opposition. First pay attention to what you are doing, then concentrate the mind upon it. This takes both energy and will power.

I have discovered that I can write with a crowd talking or playing around me, but I have also discovered that it doesn't pay to do it as it takes energy to counteract the disturbance. In studying, in writing, or in making a sale, focus all the power of your mind on what you are doing. Entirely exclude the outside world. It takes practice to do this, but it pays well. Begin immediately to concentrate upon what you are doing. Concentration means success, while "scatteration" means failure.

**Be Confident  
and Positive**

When applying for a position you are asked if you can do the work, do not say you THINK you can when you are sure you can. Say you CAN and say it positively. Many a man has gotten a position through

sheer nerve and made good after he got it. He knew he could do the work and was not afraid to say so. An applicant for a bookkeeping position said to his prospective employer: "If I take care of your books you can sleep like a baby every night. No worry about what your monthly balance sheet will show because you will find on your desk every morning an accurate statement showing just where you stood at the close of business the night before." He painted an attractive picture and was engaged.

In seeking a position, I would never approach an employer with a cigar or cigarette in my hand. I would never want an employer to see the color from a cigarette on my fingers. I would not say, "I reckon you don't want another man, do you?" I would be dressed like a prosperous business man, not at all flashy, but neat and clean, and have my shoes shined. I would see that my clothing harmonized. I would not match blue eyes with a red necktie, a spotted vest, black coat, and gray trousers. I would not offer to shake hands with the man from whom I sought a position. I would not be egotistical and overrate my ability, especially if he knew my record. Neither would I be backward or diffident. I would state my case clearly and vigorously. I would make a better impression by saying I was a hard worker, rather than by saying I was above the average in intelligence. I would never show pessimism or any negative traits. They do not help to make sales.



**Business Science Behind Physical Science** In its application Physical Science is at least fifty years ahead of Business Science. By the knowledge and use of physics and chemistry, mineral ore is made to give up the last particle of value. As a result of the knowledge of the science of mechanics, machines have been invented which have doubled and quadrupled production. As a result of this same knowledge, machines, like the cash register and the adding machine, have been devised which have revolutionized modern systems and modern business organizations.

**Lack of Individual Efficiency** But during all this time the efficiency of the individual worker back of the machine has not been greatly increased. Go into any first-class store and you will find an up-to-date National Cash Register standing in front of the counter. The tools to make this machine cost \$600,000.00. It cost nearly half a million more to invent and perfect it. Here is a machine that has cost a million dollars, and look what it does! It gives the merchant a complete system, an absolute record of his day's business. It gives a total record of cash sales, credit sales, money received on account, and money paid out, for the day. It even gives an itemized record of each transaction for the day and who is responsible for it. It has been called "A human brain in a steel box."

**Machinery Contrasted With Mind** Professor Walter Dill Scott, the psychologist says: "Mechanics is the science of the actions and functions of machinery. The science of mind action and function is psychology." Machinery is something practical, tangible, something that for generations men have been able to see and feel and handle with the hands, therefore the rapid advance. The mind has been something intangible, unseen, therefore unknown, and, by the majority, supposedly unknowable.

**Man Can Increase His Efficiency** Steel rails before the war were worth in the neighborhood of \$30.00 a ton. This same steel, put through the proper processes of refining, is worth \$6,000,000 a ton when made into watch springs. The average man apparently does not realize that he, too, can increase his value similarly by proper processes of refining. But it can be done. A man can either remain in the steel rail class and be good only for things to run on, or he can get into the watch spring class and run the whole works. I wish I might in some way so impress this statement that you—JUST YOU—who read it now could and would take this home to yourself and realize that it means YOU. YOU can do it if you WILL.

**Habits That Reduce Efficiency** The business world judges a man either favorably or adversely because of his qualifications or his habits. As a whole, it looks askance at a man who drinks. Col. Ingersoll very well voiced the opin-

ion of the business world when he said: "I am aware there is a prejudice against any man engaged in the manufacture of alcohol. I believe that from the time it issues from the coiled and poisonous worm in the distillery until it empties into the stream of death, dishonor and crime, it demoralizes everyone who touches it, from its source to where it ends. I do not believe anyone can contemplate the subject without becoming prejudiced against the liquor crime. All we have to do, gentlemen, is to think of the wrecks on either bank of the stream of death, of the suicides, of the insanity, of the poverty, of the ignorance, of the destitution, of the little children tugging at the faded and weary breasts of weeping and despairing wives, asking for bread; of the talented men of genius it has wrecked, the men struggling with imaginary serpents, produced by this devilish thing; and when you think of the jails, of the almshouses, of the asylums, of the prisons, of the scaffolds on either bank, I do not wonder that every thoughtful man is prejudiced against this stuff called alcohol."

<b>Testimony of</b>	In a paper read before the Association
<b>Insurance</b>	of Life Insurance Presidents by
<b>Statistics</b>	Mr. Arthur Hunter, actuary of the
	New York Life, some remarkable

facts were presented. The paper was based on a study of the experience of forty-three leading life insurance companies, covering a period of twenty-five years, and investigating the deaths of two million policy holders. One of the facts shown by this investigation is that "Total abstainers have a mortality during

the working years of life of about one-half that of those who use alcohol to the extent of two glasses of whisky a day."

**Prejudice**      The gospel of maximum efficiency, as  
**Versus**          preached by the big leaders to-day, finds  
**Facts**          no place for either strong drink or cigar-  
ettes. This is not a question of moral-  
ity, but of personal efficiency. Neither you nor I can  
afford to let our prejudice stand either in the way of  
our opportunities or chloroform our judgment. It  
takes a wise man to profit from the experience of wise  
men. Any fool can learn from experience, no matter  
how costly it may be.

The following quotations on the cigarette are from  
the pens of the late Elbert Hubbard and Dr. Orison  
Swett Marden, both world-famed writers and formerly  
large employers of men.

**The**              Elbert Hubbard says: "If you want a  
**Cigarette**      man who will train on, flee the cigarettist  
as you would a pestilence. As a close  
observer of men and an employer of labor for over  
twenty-five years, I give you this: Never advance  
the pay of a cigarette smoker—never promote him—  
never depend upon him to carry a roll to Gomez, un-  
less you do not care for Gomez and are willing to lose  
the roll.

"I say, do not promote the cigarette smoker, for the  
time surely will come when you will rue the day you  
ever placed him in a position where he can plague you

by doing those things which he ought not, and by leaving undone those things he should have done.

"I am aware that in some parts of Europe cigarette smoking is almost universal and that no special deleterious effects are noticeable. This immunity is owing to the temperament of the people and the peculiarities of the climate. My argument herein has America and Americans in mind. Poison affects different people differently, and American nerves cannot stand artificial stimulants. The dull and phlegmatic Russian can do things we cannot. The Spaniard, Italian, Mexican, and Turk are built on different lines from us. Americans need all the brain power they possess in their business.

**Slow** "Cigarette smoking is not periodic—it is  
**Poison** continuous—a slow, insidious, sure poison.

"But for the young man who has become so calloused that he smokes cigarettes in the presence of his mother, sister, or sweetheart, there is little hope. The poison has already tainted his moral nature and for him the work of dissolution, disintegration, and degeneration has begun. He is a defective,—a physical, mental, and moral defective. Hope is only for the youth who is ashamed of his lapses.

"In preparing a culture bed for vice germs, do not omit cigarettes. Cigarettes stupefy the conscience, deaden the brain, place the affections in abeyance, and bring the beast to the surface. The burning of tobacco and paper together in contact with the saliva distils a subtle chemical poison that has its sure effects even upon the strongest constitutions.

"One marked peculiarity of the cigarette smoker is that invariably he makes a great discovery. It is that cleverness, astuteness, trickery, and untruth are good substitutes for simplicity, frankness, and plain, common honesty.

**Larceny**      "The difference between mine and thine  
**and**              is a very hazy proposition to the cigar-  
**Lying**          ettist. Larceny and lying are sprouts  
                    that grow from the same soil.

"Dishonor, perfidy, disappointment, disgrace are the end of all. And so I close by again sounding a warning note to the employer of labor. Place no confidence in a cigarettist, never promote him—he is an irresponsible being—a defective. Love him if you can; pity him if you will, but give him no chance to clutch you with his nicotine fingers and drag you beneath the wave."

The above from Mr. Hubbard is very strong language. The following from Orison Swett Marden, himself a doctor of medicine, and also one of the world's greatest writers on Success, is even stronger.

He says: "I leave it to others to discuss the moral side of cigarette smoking. I denounce it simply because of its blighting, blasting effect upon one's success in life.

"The whole tendency of cigarette nicotine poison in youth is to arrest development. It is fatal to all normal functions. It blights and blasts both health and morals. It not only ruins the faculties, but it unbalances the mind as well. Many of the most pitiable cases of insanity in our asylums are cigarette fiends.

It creates abnormal appetites, strange longings, and in many cases an almost irresistible inclination to crime. The moral depravity which follows the cigarette habit is something frightful. Lying, cheating, impurity, loss of mind, of courage and manhood, a complete dropping of life's standards all along the lines are its general results.

**Cigarettes and Crime** "Magistrate Crane of New York City says: 'Ninety-nine out of a hundred boys between the ages of ten and seventeen years who come before me charged with crime have their fingers disfigured by yellow cigarette stains. I am not a crank on this subject, I do not care to pose as a reformer, but it is my opinion that cigarettes will do more than liquor to ruin boys. When you have arraigned before you boys hopelessly deaf through the excessive use of cigarettes, boys who have stolen their sisters' earnings, boys who absolutely refuse to work, who do nothing but gamble and steal, you cannot help seeing that there is some direct cause, and a great deal of this boyhood crime is, in my mind, easy to trace to the deadly cigarette. There is something in the poison of the cigarette that seems to get into the system of the boy which destroys all moral fiber.'

"He gives the following probable course of a boy who begins to smoke cigarettes: 'First, cigarettes. Second, beer and liquors. Third, craps, petty gambling. Fourth, horse racing—gambling on a bigger scale. Fifth, larceny. Sixth, state prison.'

"Dr. J. H. Kellogg says: 'A few months ago I had

all the nicotine removed from a cigarette, making a solution out of it. I injected half the quantity into a frog with the effect that the frog died almost instantly. The rest was administered to another frog with like effect. Both frogs were full grown and of average size. The conclusion is evident that a single cigarette contains poison enough to kill two frogs.'

**Enough to Kill Forty Frogs** "A boy who smokes twenty cigarettes a day has inhaled enough poison to kill forty frogs. Why does the poison not kill the boy? It does kill him. If not immediately, he will die sooner or later of weak heart, Bright's disease, or some other malady which scientific physicians everywhere recognize as a natural result of chronic nicotine poisoning.

"A young man died in a Minnesota State institution not long ago, who five years before had been one of the most promising young physicians of the West. 'Still under thirty years at the time of his commitment to the institution,' says a newspaper account of the story. He had already made three discoveries in nervous diseases which had made him well known in his profession. But he smoked cigarettes—smoked incessantly. For a long time the effects of the habit were not apparent, in fact, it was not until a patient died on the operating table under his hands, and the young doctor went to pieces, that it became known that he was a victim of the paper pipes. But then he had gone too far. He was a wreck in mind as well as in body, and ended his days in a maniac's cell."



## EFFECT OF CIGARETTE SMOKING

"'You smoke thirty cigarettes a day?'

'Yes, on the average.'

'You don't blame them for your run down condition?'

'Not in the least. I blame my hard work.'

The physician shook his head. He smiled in a vexed way. Then he took a leech out of a glass jar.

'Let me show you something,' he said. 'Bare your arm.'

The cigarette smoker bared his pale arm, and the doctor laid the lean, black leech upon it. The leech fell to work busily. Its body began to swell. Then, all of a sudden, a shudder convulsed it, and it fell to the floor—dead.

'That's what your blood did to that leech,' said the physician. He took up the little corpse between his finger and thumb. 'Look at it,' he said. 'Quite dead, you see. You poisoned it.'

'I guess it wasn't a healthy leech in the first place,' said the cigarette smoker, sullenly.

'Wasn't healthy, eh? Well, we'll try again.'

And the physician clapped two leeches on the young man's thin arm.

'If they both die,' said the patient, 'I'll swear off—or, at least, I'll cut down my daily allowance from thirty to ten.'

Even as he spoke the smaller leech shivered and dropped on his knee dead, and a moment later the larger one fell beside it.

'This is ghastly,' said the young man: 'I am worse than the pestilence to these leeches.'

'It is the empyreumatic oil in your blood,' said the medical man. 'All cigarette smokers have it.'

'Doctor,' said the young man, regarding the three dead leeches thoughtfully, 'I half believe you're right.' "

**University Records** "It is said that within the past fifty years not a student at Harvard University who used tobacco has been graduated at the head of his class, although on the average five out of six used tobacco.

"An investigation of all the students who entered Yale University during nine years shows that the cigarette smokers were the inferiors both in weight and lung capacity of the non-smokers, although they averaged fifteen months older.

"Dr. Fiske of the Northwestern Academy has asked all pupils who will not give up cigarettes to leave the academy. In one year, not one of the boys who used cigarettes stood in the front rank of scholarship.

" 'This is our experience in teaching more than fifty thousand young people,' says the principal of a great Business College, 'cigarettes bring shattered nerves, stunted growth, and general physical and mental degeneration. We refuse to receive users of tobacco into our institution.'

"Cigarette smoking is no longer simply a moral question. The great business world has taken it up as a deadly enemy of advancement and achievement.

"The superintendent of the Lindell Street Railway, of St. Louis, says: 'Under no circumstances will I hire a man who smokes cigarettes. He is as danger-

ous on the front of a motor as a man who drinks. In fact, he is more dangerous; his nerves are apt to give way at any moment. If I find a car running badly, I immediately begin to investigate to find if the man smokes cigarettes. Nine times out of ten he does, and then he goes for good.'

"E. H. Harriman, the late head of the Union Pacific Railroad system said: 'We might as well go to a lunatic asylum for our employees as to hire cigarette smokers.'

"The New York, New Haven and Hartford, the Chicago, Rock Island and Pacific, the Lehigh Valley, the Burlington, and many others of the leading railroad companies of this country have issued orders positively forbidding the use of cigarettes by employees while on duty."

**Cigarettes and Health** "If there is anything that youth should regard as sacred and should preserve intact at all hazards, as it affects his future more than anything else, it is his will power, and this is affected very early in the cigarette smoker, so that he finds himself a slave to a practice which was once absolutely within his volition.

"Cigarette smoking early impairs the digestive organs. It causes a gradual loss of appetite, and the wretched victim substitutes more cigarettes for food. In fact, he finally gets to a point where he becomes such a slave to the cigarette that he cannot do without it.

"Herein lies one of the greatest dangers of the cigarette. It creates a longing which it cannot satisfy.

"A physician in charge of a large sanatorium in the West says that three-fifths of all the men who come to the institution within a year, to be cured of the opium, morphine, or cocaine habit, have been cigarette smokers, and that sixty per cent of these pleaded as their only excuse, the need of a stronger stimulant than the cigarette.

"Excessive cigarette smoking increases the heart's action very materially, in some instances, twenty-five or thirty beats a minute. Think of the enormous amount of extra work forced upon this delicate organ every twenty-four hours! The pulsations are not only greatly increased, but also very materially weakened so that the blood is not forced to every part of the system, and hence the tissues are not nourished as they would be by means of fewer but stronger, more vigorous pulsations."

**Why Commit Business Suicide** We are willing to give so much space to this discussion of the cigarette, because no intelligent young man wants to continue a habit that will jeopardize his whole career. The young man who persists in smoking the cigarette in the face of this violent opposition of the greatest business men of the country, is willing to commit business suicide rather than give up the little "coffin nail."

**Facts Versus Opinions** Health is the first requisite of success in this strenuous age, and no man who is wise will do anything to impair it and thereby handicap his future. Many cigarette smokers are not aware that the cigarette is harm-

ful, and they will welcome this authoritative discussion. It isn't a question of opinion but a question of facts and the facts seem to be AGAINST the cigarette. As Luther Burbank said to me, "The young man who smokes cigarettes will burn out his nervous system and never blossom into full grown manhood."

The war enormously increased the use of cigarettes. The cigarette propaganda became so strong that it almost seemed that the ability to smoke the little "coffin nail" was a requisite for admission into the army. Only two arguments were advanced in favor of the use of the cigarette by the boys in the trenches. One was: "It lessens the stench of unburied decaying bodies." The other was: "It acts as a sedative and quiets the nerves of the boys who have already developed the habit and helps them to endure the strain." These were war arguments but not the arguments of peace.

The cigarette propaganda carried on as a result of the war must be counteracted or it will result in a decrease of national efficiency. The fact that a man smokes cigarettes and looks strong and well is deceiving to the unthinking. The question is: "How will that man look and act fifteen or twenty years from now?" The savage man thinks of to-day only. The civilized man looks ahead. Man's greatest asset is health. Anything therefore that tends to reduce that cherished possession is his enemy.

### **How Efficient Are You?**

1. Study column one of the following efficiency analysis and contrast it with column two. In this way you will get a good idea of the difference between the effi-

cient and the inefficient man. Rate yourself according to your own judgment. If you are like the man in column one put down zero; if like column two put down twenty per cent. If you think you are half way between put down ten per cent. Go above or below this as your judgment dictates. Add each set of percentages in column three and determine your approximate efficiency in that division.

2. Make a comparison of your efficiency ratings and see where you are in greatest need of improvement. Some of your percentages may be as low as twenty while others may be as high as ninety. You should not be discouraged if your average is as low as forty. The average is not above that.

3. You should and can finally reach eighty or higher. When that time comes you will make rapid progress.

The Inefficient Man	The Efficient Man	You
1. Wastes three hours a day out-side of business hours.	Profitably utilizes all his spare time.	.....
2. Has neither work, study nor recreation schedule.	Has definite schedules and carries them out.	.....
3. Kills time visiting or needlessly wastes it.	Never needs to be watched—is likely to overwork.	.....
4. Never thinks of business out-side of business hours.	Does some of his best thinking outside business hours. Always carries notebook to jot down ideas, his own and others.	.....
5. Does not realize what his time should be worth ten years hence.	Thinks he can double present earning capacity and plans how to do it.	.....

TIME

The Inefficient Man	The Efficient Man	You
1. Does not realize need of special technical knowledge.	Has a good technical library. Has taken technical course.	.....
2. Knows just enough to "get by."	Is learning daily about his job and the one above him.	.....
3. Is not fitting himself for any definite kind of work.	Knows what he wants to do and is daily fitting himself for that work.	.....
4. Criticism of poor work offends him.	Considers his critic his best friend and criticism an aid to self-improvement.	.....
5. Learns only from experience.	Profits by the experience of others. Knows the value of competent counsel.	.....

KNOWLEDGE



The Inefficient Man	The Efficient Man	You
1. Satisfied to be an average man in his field.	Studies, thinks, plans, and works to be at the top in his field.	.....
2. Not willing to do anything without pay.	Practices and experiments in spare time to increase his efficiency.	.....
3. Does poor work, consequently he dislikes it.	Prides himself on doing first-class work and enjoys it.	.....
4. Lacks the pride and ambition to gain a professional reputation.	His reputation is known by a great many outside his own community.	.....
5. Does not think it necessary to specialize in his line.	Is studying and working hard to become a highly efficient expert in his line.	.....

SKILL

The Inefficient Man	The Efficient Man	You
1. Never did like to study.	Studied whether he liked it or not.	.....
2. Always had bad luck.	Took advantage of his obstacles to think, work, and fight all the harder.	.....
3. Says he "never had no chance."	Creates his own chances and makes his own destiny.	.....
4. Too lazy to analyze himself.	Makes frequent mental inventory to see where he is weak.	.....
5. Reads nothing but trashy stories.	Reads good newspapers, the best magazines, trade journals, helpful and technical books.	.....

THOUGHT

The Inefficient Man	The Efficient Man	You
<p>1. Eats so much for breakfast and lunch that he is always logy and dull.</p>	<p>Eats light breakfast and lunch and radiates enthusiasm and energy.</p>	<p>.....</p>
<p>2. Continually smokes, mostly cigarettes, when on duty and off.</p>	<p>Does not smoke during business hours, never smokes cigarettes, smokes little or not at all.</p>	<p>.....</p>
<p>3. He is too lazy to exercise. His excuse is he doesn't need it.</p>	<p>Takes gymnasium work or other regular exercise adapted to his particular needs. Walks a good deal.</p>	<p>.....</p>
<p>4. Stoops over at his work, becomes round shouldered and breathes poorly.</p>	<p>Sits erect, stands erect, walks erect and breathes deeply.</p>	<p>.....</p>
<p>5. Never studied the laws of health consequently does not practice them.</p>	<p>Studies health books and magazines, learns how to keep from breaking the laws of health therefore is rarely ill.</p>	<p>.....</p>

## SUMMARY

1. Habits are but ways of thinking and of acting which by reason of frequent repetition have become more or less automatic. We all possess both good and bad habits.

2. Personal habits are those by which we most often judge and are judged. Our success in dealing with people is largely dependent upon our social habits. Occupational habits reduce the expenditure of energy and multiply our output.

3. Concentration pays well.

4. Be confident.

5. Machinery is tangible, the mind is intangible, but both are subject to refining processes which may increase their value a thousandfold.

6. Habits that reduce efficiency: Alcohol and cigarettes.

7. An analysis of yourself.

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## EXERCISES

1. What is the attitude of the business world toward habits that reduce efficiency?

2. Debate the question: Resolved that cigarette smoking is more injurious to humanity as a whole than the use of alcohol.

3. Write an essay of 100 words showing how you would increase your efficiency.

## CHAPTER SIX

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### Mental Analysis and Laws of Mind

**Need of Mind Study** Lewis Ransom Fiske has said: "The greatest of all industries is the making of men to strengthen, ennoble, and render mighty the race of human intelligence.

The rational mode of procedure must depend upon a knowledge of the faculties of the mind and the most effective condition for their employment." To do this we must study and think. Theodore Roosevelt said in one of his foreign lectures: "Now I am fifty years old, and if I had stopped learning, if I felt now that I had stopped learning, had stopped trying to better myself, I would feel that my usefulness to the community was pretty nearly at an end."

**Conditions Constantly Changing** It is absolutely necessary to study and keep up with the times as well as down to earth. You cannot afford to worship your ideas and methods because they are good. The fact that they were good yesterday, and are good to-day does not mean that they will be practical and successful five years from now. Business conditions and business practices have undergone a great change in the last few years. Conditions in this country are changing so rapidly that ways of doing business are likely to be revolutionized in a decade. Only those who have sufficient courage, foresight and

knowledge will be successful. The others will fall by the wayside. The greatest selling organizations of the country are obliged to change their selling and business systems from time to time in order to meet changing conditions. They are successful because they change. Others cling tenaciously to the old methods, believing they can be applied to the new conditions. They fail because they do not realize what is wrong.

**Man Ignorant of Self**      The reason man has failed to advance mentally is because he has failed to understand himself and his fellows. He has failed to understand the laws governing his mind. He has failed to understand human nature, the feelings, habits, instincts, and thought processes of himself and his fellows. Of course, we have had psychologists but most of them have been theoretical men and for that reason they have been unable to show the average man how to connect their theoretical principles to his practical job. In other words, the psychologists have been, in large part, so abstract that it has been almost impossible for the average man to see any relationship between theory and practice.

The psychologist has lived and taught largely in the abstract, as he has had little practical experience, while the ordinary man has almost no knowledge of theory and its value. Nearly all he knows he learned from experience.

**Analysis of Man**      Man is the foundation of all business success. If he is built right and works right he is bound to be successful. Let us so analyze man that you can readily learn how to analyze

yourself, eliminate your weaknesses, and develop your strong points.

**Objects of This Study** Fiske says: "By means of the intellect we know, by means of the sensibilities we feel, and by means of the will we choose; and in their co-operative action there is the movement and experience of man's mental life." The objects of this study are: (1) The development of a keen analytical intellect as a result of a study of knowledge that is organized, tested, practical, and successful. (2) The ability to appeal to people and persuade them through an analytical knowledge of the emotions or sensibilities. (3) The ability to choose and decide and induce other people to do the same at our suggestion, as a result of a developed will that makes a man a commanding leader in the affairs of life. Stating the same idea in another way the fundamental object of this study is to prepare an individual for leadership in human society.

**The Great Mental Trinity** The intellect, the sensibilities and the will constitute the great mental trinity. As a result of their proper development and use, man can transform himself from a weakling into a brilliant, capable leader. Dare to let this thought grip your life. Use it as a leverage to place yourself in the position which you know in your heart you are capable of filling. Remember: "No being can be great without making himself great." He is, therefore, forced to depend upon his own resources so that there may be a continuous development of his powers.

**Study of Types** In order that you may get a clearer idea of the three great mental factors, the *Intellect*, the *Sensibilities*, and the *Will*, we have prepared the following chart. It shows the proportionate development of the three great mental factors in the various types of people. It is understood that will means both choice and action, as it requires will to choose, decide, and act.

**Know Yourself** Analyze yourself in accordance with this chart and determine to which of the seven types you belong. Determine to which type you will strive to belong. Determine which brain force now dominates you, and where you are deficient. When you find out where you are weak, do everything in your power to overcome that weakness.

**Weakness Due to Lack of Will** From the mental types indicated you realize that a man may have a splendid intellect but still be a failure because he has not developed the power to lead. He does not take the initiative because his will is not developed. Every man who has spent four years in a college or university will tell you about some of the brightest students in school—young men who were brilliant students in Latin, Greek, or mathematics; young men who the student body thought, had great careers ahead of them, but who later on were found raising a few chickens, doing carpenter work, or something similar. And why? Simply because they had only developed the intellect. They had done little toward developing the will. A man









without a will is about as helpless as a ship without a rudder.

**Symmetrical Development Ideal**      One more illustration. You occasionally hear a scholarly sermon from a preacher who does very well in the pulpit, but who is a failure as a leader and an organizer. He, too, has failed to develop his will and other qualities of leadership. Again you hear a poor sermon from a preacher who is a splendid leader and organizer. His will is developed but his intellect has been neglected. The ideal man, like the ideal preacher, is the man whose intellect, emotions, and will are developed equally—the man who can think, feel, and act. He is a thinker of thoughts and a doer of deeds.

**Mental Attitude**      A man's mental attitude determines his dress and appearance, his environment and his success. We cannot emphasize this great law of psychology too vigorously. If you feel like a tramp or a clown you will act like a tramp or clown. If, on the other hand, you draw in your chin, hold your head up, expand your chest, and assume the confident bearing of a successful man, you will actually feel capable, and will create in others the feeling that you are a person of talent and power.

## Summary of the THREE GREAT MENTAL FACTORS

Intellect, Sensibilities and Will as found in Different Individuals. Choice and Action are a part of Will.

Types	Thought	Emotion	Will	
1				Small decision and action.
2				Aggressive and impulsive but with poor judgment and poor sense.
3				The theorist, who thinks much, has slight emotion and does little—small action.
4				Influenced by environment. Goes with the crowd.
5				The man who succeeds, right or wrong.
6	Positive Negative	Positive Negative	Positive Negative	The man who is almost as much negative as positive—a failure.
7				The equally developed man, who succeeds according to the Golden Rule.
	Intellect and Thought	Feelings and Emotion	Choice and Action	

## ANALYSIS OF TYPES

1. THOUGHT AND EMOTION DEVELOPED  
BUT WEAK WILLED

Weak in decision and action, and without definite purpose. Such a man may be bright, intelligent, and capable except that he is lacking in initiative, lacking in constructiveness, and perseverance. He does not seem to possess the mental energy to decide and act promptly. He lacks nerve. He is apparently either too much afraid or too lazy to try.

2. THINKS LITTLE BUT HAS STRONG  
EMOTION AND ACTION.

The loud-mouthed man is lacking in judgment and common sense.

3. THE THINKER WHO HAS LITTLE  
FEELING AND WILL

The thinker, philosopher, theorist, talker, and perpetual motion man, who has a fantastic remedy for everything; who is lacking in feeling but not aggressive enough either to decide or to act.

4. HAS EXCESS OF FEELING BUT THINKS  
LITTLE AND IS WEAK WILLED

The sentimentalist swayed by his emotional nature, lacks concentration and ability to think logically. Is slow to decide or act, and because of untrained judgment is as likely to make an unwise decision as a wise one. Drifts with his environment. Such people are effeminate, changeable, and capricious. They lack the power to think or act. They are harmless, purposeless people who depend upon luck, and whine be-

cause of what they think is their misfortune. They lack the ability to recognize an opportunity, and the courage to act if it is pointed out to them. Such men are deficient in thought, originality, concentration, purpose, and perseverance. They look for something to turn up instead of turning it up.

#### 5. THOUGHT POWER AND WILL POWER LARGE, EMOTION AND CONSCIENCE SMALL

The man of intellectual equipment and strong will, the man of keen analysis, good judgment, concentration, ambition, determination, and unlimited will power. The man who cares little for conscience, whose ideal is the dollar and who proposes to get it by fair means if he can, but some other way if he must. The man who thinks business is war, and that all is fair in war. The man of the cold, intellectual type of Caesar and Napoleon and some of our modern Captains of Industry.

#### 6. WHERE NEGATIVE AND POSITIVE QUALITIES NEARLY EQUALIZE EACH OTHER

This is simply an illustration of the negative qualities to be found in the other six types. A man's intellect, sensibilities, and will are strong simply in proportion to the development, separately or unitedly, of their positive forces and the elimination of their negative qualities. The object of this chart and analysis is to give you a better foundation for your study of man building, and a clearer understanding of personality development through the development of the positive qualities and the elimination of the negative.

## 7. THE MAN OF SYMMETRICAL DEVELOPMENT

The all-around, normally developed man. The man of intellect, the man of heart and conscience, and the man of will. The man who wins success in accordance with honesty and not in spite of dishonesty. The man who is the brains and conscience of this country. The man, who, like Marshall Field, built a reputation for absolute reliability and honesty rather than the man who disgusts trade and drives it away by marking \$1.00 shirts up to \$1.50 and then marking them down to ninety-five cents. Honesty of the Marshall Field kind plus business ability, made Field the greatest merchant in the world. Dishonesty of the other kind, while sometimes temporarily profitable, usually drives a man, either out of business entirely, or else into the junk dealing class.

**Law of Growth**    The law of mental growth is the same as the law of physical growth. It is this: "Correct exercise of any organ develops that organ." This subject could be continued indefinitely, but enough has been said to show you that to be successful a man must build himself and his business upon the foundation shown in type seven.

**Importance of Business Building**    In building a business, we consider the profit we make to-day as incidental to the profit we expect to make. It is one thing to get business, but it is quite another thing to hold it and to build it. It takes repeat orders to build a business. If we are ambitious

to get all the profit we can out of to-day's transaction, regardless of the effect upon the future, we cannot call ourselves business builders, but business killers. Business building is based upon the law of mutual benefit, good service, and satisfaction. Business killing aims to "do the other fellow" as soon as possible and as long as he will permit it. It registers its own doom. There are lawyers and doctors and other professional people of this type as well as business people.

**The Best Arguments Win** Salesmanship is a mental battle between the man who wishes to sell and the man who isn't sure he wants to buy. When a salesman and a prospect come together, the one with the best and strongest and most reasonable arguments usually wins. A salesman often meets an argument and a number of objections in opposition to his own. A strong salesman usually overcomes these objections by intelligently answering them. The weak salesman listens to them and forgets his own. Instead of influencing his prospect, he permits his prospect to influence him. When two men come together to consider a proposition *the best man* usually wins. Be that best man.

### Methods of Developing the Will

**Prompt Action Necessary** Whenever you are inclined not to do a disagreeable task which you know should be done, do it at once. Whenever you dislike to go out after business, go immediately. Do instantly any disagreeable task which

should be done, because you know it is to your advantage to do it. Refuse at once to do any agreeable thing simply because it is agreeable, if it is injurious to your business.

**Concentrate and Plan** Every time you hear a sermon or lecture, or get an idea from a newspaper or magazine which will help you in your business, take out your notebook then and there, no matter where you are, and jot it down. If you wait you will forget it. Think the thing out in advance and then when you undertake it, do your level best. In the meantime burn deeply into your inner consciousness this resolution: "I will. I am invincible. Failure is an impossibility and not to be thought of." If you get this idea of action thoroughly imbedded in your subconscious mind, victory for you will seem inevitable and failure impossible.

**Decision One Mark of Strength** Decision marks the strong man from the weak man. "Indecision is the paralysis of usefulness." Get what information you can get, or need to get, upon the subject and then decide, once for all, either yes or no. Entirely too large a per cent of the average man's life is wasted through continually putting off the moment of decision. Failure to decide promptly, and to execute immediately the thing they are convinced ought to be done, robs men of opportunity and time which would mean fortune. Vacillation will not do. You must decide one way or the other after the evidence is all in. Decisiveness indicates strength and

courage. In making a decision, add up every point in favor of the proposition and every point against it just as you would two rows of figures. Put them under two heads affirmative and negative the same as a jury does in an important case. After you have the reasons all down, add up the two columns, and if the affirmative has one more point in its favor than the negative, you are mathematically obliged to make your decision accordingly, unless there are spiritual reasons for doing otherwise. This is the method followed by Elihu Root, for many years America's greatest lawyer.

**Types of Will** There are a great many different types of will that are worth studying. We say one man is slow but sure. He is not afraid of drudgery. We might call his the slow but sure will. There are several other kinds of will which a leader of men must understand and cultivate. The following list will give an idea of our meaning:

1. The slow but sure will developed by constant study, constant work, and attention to details.
2. The persistent will developed by aggressive thought and the habit of sticking to it—a determination to hang on and never let go.
3. The loyal-fidelity will developed by thinking, by devotion to another, and ceaseless effort to help him.
4. The courageous will developed by autosuggestion of courage, confidence and determined effort to succeed.



5. The alert will developed by wide-awake observation of details and people, concentration on future work, while not neglecting present work.

6. The tactful will developed by the thoughtful practice of adjusting oneself to others for their pleasure and one's own profit, as well as theirs.

7. The assent-compelling will developed by continually thinking what people are going to assent to in one's proposition.

8. The intuitional will developed by an unabated desire to be a business diplomat, being courteous, watchful, adaptable, and always on the alert to develop intuitional ability.

**Eliminate** Remember that the thing men know  
**Your** least about is their individual selves.  
**Weaknesses** Certain qualities may be developed  
and others eliminated. We suggest  
the following methods:

1. Correct your faults; it may hurt but it will pay.
2. Strengthen your weak places. Your best friends after all are the people who do not hesitate to point out your weaknesses and show you how to overcome them. Listen to them and profit by their criticisms.
3. Banish fear, worry, blues, jealousy, hatred and depression. These are to you what salt is to iron. They corrode and kill both you and your business.
4. Cultivate and practice the habit of constructive optimism in thought and conversation. Make yourself cheerful, courageous, and happy.

5. Cultivate the habit of quick deliberation and prompt decision.

6. Cultivate the habit of persistence, by carefully attending to details.

Finally, make such a study of yourself and so adjust yourself to others that you will be well thought of. Remember that "two-thirds of your success lies in making people think you are all right." But you will not long succeed in making people think you are all right unless you actually are all right. The man who attempts to deceive is an abomination. Sincerity is a jewel. Be sincere.

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## SUMMARY

1. As the making of men is the greatest of all industries, the time has come when the same scientific study must be made of the mental plant—the mind-brain apparatus,—for its understanding and improvement, that has been made in recent years for the improvement of the physical plant,—the apparatus and machinery, the office organization and management.

2. Since mental life plays so significant a role in commerce and industry, it must be brought to the psychological laboratory for analysis, for the discovery of the qualities or dispositions or processes that make for success and efficiency.

3. The three great mental factors are Intellect, Sensibilities, and Will, and the manner in which these are co-ordinated determines the different types of men.

4. "Correct exercise of any organ develops that or-

gan," and so the correct exercise of the qualities or dispositions that predominate in the better type of men may transform the weaker into the better type. Likewise the weaker qualities or dispositions may be eliminated by non-exercise.

5. Will may be developed by prompt action in the midst of disagreeable circumstances, and by quick and definite decision after reasonable consideration. The types of will are, the slow but sure, the persistent, the loyal-fidelity, the courageous, the alert, the tactful, the assent-compelling, and the intuitional.

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## EXERCISES

1. Write a hundred word essay on the mental factors you feel you need to develop.

2. Write a hundred word essay on the man in whom Intellect predominates.

3. Write a hundred word essay on the man whose Emotions predominate.

4. Write a two hundred word essay on the man in whom Will is supreme.

5. Is a man whose will power is highly developed best adapted for an inside detail position or an outside leadership position?

6. Give a specific method of developing will power.

7. Write one hundred words showing how you developed will power by doing what you should have done, but did not like to do.

8. Write a two page letter showing the value of the course you are now studying.

## CHAPTER SEVEN

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### Personality Analyzed

"The greatest and most vital power in influencing life is personality. It is greater than law, instruction, or example."—Lyman Abbott.

**Dictionary** Webster's dictionary says: "Personality  
**Definition** is that which constitutes distinction of person, distinctive personal character; individuality. Personality implies complex being or character having distinctive and persistent traits, among which reason, self-consciousness, and self-activity are usually reckoned as essential."

The business world places large value upon a good personality. Yet the average young man has a hazy idea of just what a good personality is or how he would go about the developing of it. Undoubtedly this is due to the fact that personality has neither been analyzed nor defined in such a way that the ordinary man has had a clear understanding of what it is and how to develop it. Dictionary or abstract definitions are of little avail because they do not touch the life of the reader. We must, therefore, try to work out a human definition that will enable the reader to apply it to himself in such a way that he will know how to proceed to develop a good personality.

**What is Personality** When the scientist sets a problem for himself he invariably gets all the data he can, and then makes his definition to suit the facts. Our data is the individual, and how he evolves under different circumstances and as the result of certain training or the lack of it. Let us then state the question: What is Personality? We must give our definition from the facts as we know them, and then unlike the scientist, do our analyzing last.

**Personality Defined** *Personality is that magnetic outward expression of the inner life, which radiates courage, courtesy, and kindness. It attracts people by producing a pleasing effect, and is the product of the development of the positive qualities. It makes a man a leader in the affairs of life instead of a follower.*

**Meaning of Positive Qualities** This definition will need to be analyzed in order to give an intelligent conception of what we mean by the "Positive Qualities." If it is hard to give a definition which adequately defines what personality really is, it is not so hard to tell what the qualities are which are back of personality and which produce it. We can very well say that personality represents the flower of manhood and womanhood in full bloom.

**Personality Advertises Itself** Without knowing exactly how to analyze personality, the keen business man does know how to recognize it when he sees it. One of the greatest hotel men in the country says: "We try never to hire

a man who cannot smile. We know that a habitual 'grouch,' if he happens to be in our employ, is a sure source of complaints. The man, however, who is naturally friendly, and who has a smile just under the surface, will make and keep friends for us. Here is a quotation from a recent order to our managers, which emphasizes this point: 'You are instructed to hire only people who are good-natured, cheerful and pleasant and who smile easily and often.'"

A great corporation president says: "Businesses naturally reflect the personalities that compose them and so every man owes it to his business to make his personality both pleasing and effective."

Another nationally known corporation president says: "A business enterprise that is a little weak in its finances, but very strong in the personality of the men behind the guns is in better situation than if strong financially and weak in personnel." Charles Kingsley wrote: "The men whom I have seen succeed best in life have always been cheerful and hopeful men, who went about their business with a smile on their faces, and took the changes and chances of this mortal life like men, facing rough and smooth alike as it came."

**Facts of Personality**      From the study of this definition and the statements made by these great men, we conclude that a man of strong personality possesses (1) Individual Power, (2) Ability to Influence.

**Two Kinds of Personality** It is plain now that Personality, to be a power and exercise a right influence, must be positive. This leads to the conclusion that there may be, then, two kinds of Personality, (1) Positive, (2) Negative.

Personality functions in the human body, mind, and soul. It is a composite of the various natural tendencies of the individual, and a result of the full play of the senses, acting through the instincts and habits of the person. There is no longer any question as to what the term means, but the different ways of our approaching it gives us at once views from various fields of study.

**A Contrast of Qualities** It is not so hard to classify the qualities, which go to make up our personality. There are two well defined groups, which we shall now consider, (1) Qualities which make for success, (2) those which make for failure. For convenience we shall designate the first group as *Positive Qualities*. The second group then becomes the opposite, or *Negative*.

**Qualities That Win** Remember that good appearance, good personality, aggressiveness, enthusiasm, earnestness, sincerity, initiative, perseverance, and hard work will accomplish wonders. Cheerfulness, courtesy, and tact are the lubricators of business. Cultivate a smile and a cheerful countenance. It pays.

**Qualities That Determine Personality** Here is a chart giving a list of positive and negative qualities placed under separate headings. It is rather hard to designate some of these qualities as either mental or spiritual; in fact, some of them very properly come under both heads. The positive qualities here designated should be carefully studied and developed, while their opposites, the negative qualities, should and must be weeded out. They are the murderous leeches that are sucking our very life blood, and must be driven out of our lives.

### ATTITUDES OF THE MIND

POSITIVE QUALITIES	NEGATIVE QUALITIES
optimism	pessimism
agreeableness	disagreeableness
tact	tactlessness
kindness	harshness
enthusiasm	indifference
courtesy	discourtesy
ambition	indolence
courage	cowardice
initiative	inaction
determination	hesitation
confidence	fear
diplomacy	imprudence
sincerity	insincerity
purpose	aimlessness
perseverance	inconstancy
concentration	vacillation
knowledge	ignorance
work	laziness
patience	impatience
decision	indecision



## POSITIVE QUALITIES

analysis  
judgment  
originality  
thrift, saving  
reason  
wisdom  
system  
fair mindedness  
unselfishness  
openmindedness  
observation  
desire  
faith  
honesty  
truth  
temperance  
morality  
love  
patriotism  
religion  
charity  
joy  
sympathy  
hope  
beauty  
loyalty  
intuition  
cheerfulness  
trust

## NEGATIVE QUALITIES

confusion  
indiscrimination  
dullness  
extravagance  
imbecility  
foolishness  
carelessness  
narrow mindedness  
selfishness  
egotism  
heedlessness  
self-satisfaction  
doubt  
dishonesty  
falsehood  
intemperance  
immorality  
hate  
treason  
atheism  
malice  
sorrow  
incompassion  
despair  
ugliness  
disloyalty  
stupidity  
gloominess  
suspicion

## PHYSICAL QUALITIES

## POSITIVE QUALITIES

activity  
gracefulness  
physical courage  
health

## NEGATIVE QUALITIES

indolence  
awkwardness  
physical fear  
illness

**The Unity of Man**      The physical, mental, and moral qualities in man are so closely related that an injury to one affects them all; while if one is helped, all are in some manner strengthened. Each normal individual is born into this world with a mental capacity, which is not increased, but which has unlimited possibilities for future training and development. One of our thinkers has said that the average man has nine billion brain cells but if a man developed one new cell a second for seventy years he would only then have developed two billion cells. We therefore see that nature has given us more brain capacity than we can possibly develop. How high we develop ourselves does not then depend so much upon nature but upon ourselves. We create our own destiny.

**The Struggle Between Positive and Negative**      The battle for supremacy is a battle between our choices. The negative qualities are developed in accordance with a definite and absolute law. Failure is the inevitable result of their development. The positive qualities are also developed in accordance with a law which is just as definite and just as absolute. The development of these qualities means success and a well-rounded life. A man fails or succeeds in life as the negative or positive qualities are in the ascendency. It is, to begin with, simply a matter of thinking. The Bible says: "As a man thinketh in his heart, so is he." The psychologist says: "Every idea which enters the mind immediately tends to express itself in action." In the begin-

ning, personality is simply a matter of choice and thinking. If a man thinks pessimistic thoughts, nothing in the world can keep him from being a pessimist; and the world is not very kind to pessimists. If one never permits pessimism to enter his mind, but always thinks optimistic thoughts, no power can make him anything but an optimist. If he thinks disagreeable thoughts, he will have disagreeable people to deal with, and he will be disagreeable. "Courage is the chief attribute of manliness," says Webster, while fear and other negative thoughts paralyze usefulness.

**Power** It is a fact that every individual possesses  
**of** all qualities, although some of them may  
**Thought** be latent. It is possible to develop these  
qualities in order to drive out the negative qualities and build up a splendid positive personality. This should encourage us all. It is possible in the course of a few years to revolutionize the whole personality. This can be done only by a course of positive thinking and acting. Let us remember that thoughts are powerful. If we put a drop of red or black ink into a bottle of water, it colors the water. Thought has a transforming effect upon the individual. The nerves, brain cells, and, in fact the body, are continually changing at the dictation of thought. If you are angry you lose your appetite. You secrete a poison which takes the body several hours to eliminate. Hate actually kills. In their acute stages love, fear, and bad news are also paralyzing to the digestion. The hair turns gray in response to fear or sudden shock. Thought is the most powerful agent

known to man. It cures or it sickens. It makes man a servant or it makes him master.

**Essential Positive Qualities** While there are a great number of positive qualities, they are not all of equal importance in the development of leadership. We shall name here some of the positive qualities and faculties which it is absolutely necessary a leader of men should develop to a high degree: preparedness, faith, confidence, the conquering spirit, cheerfulness, courtesy, initiative, courage, perseverance, determination, concentration, desire, health, honesty, judgment and expression. These are the powers of the intellect and the emotions which make for leadership and executive ability. The man who aspires to be a master of men and of circumstances must develop these qualities to a high degree.

America's great men have been men of commanding personalities because they developed these qualities. What were the qualities in the life of James G. Blaine which made him great? What were the qualities of personality which made Grant and Lincoln and McKinley great? What were the qualities which made Roosevelt great in spite of his party leadership? What are the qualities which made Mr. Bryan the leader of his party for a longer time than any other man the party ever produced?

A business man's general education may be poor while his special education may be good enough to make him successful at the work he is doing. Every quality of the individual except initiative might be marked 100 per cent, but if that is poor, if the man is

lazy, he will still be a failure. If every quality but appearance is marked 100 per cent, the man will still be a failure if he presents a seedy and uncouth appearance. A man might be able to read or speak a dozen languages and still be a failure if his personality is weak, vacillating, and negative. One thing in this connection is worthy of your consideration, it is this: a man may have developed every positive quality but one, honesty, for instance, and that one negative quality may defeat him in the long run. Look out for every quality. Be sure you do not harbor any enemies. You simply must weed out the negative and develop the positive qualities. A great and glorious success depends upon it. Pick out one new positive quality every Monday morning and determine that at any cost you will live that quality during the week and forever afterwards. It may hurt a little at first to pull up some of the weeds but your manhood demands that you do it. You can do almost anything you desire if your desire is strong enough. Build the forces in your own life that will make you strong enough to carry your desires into action.

**Personality is Capital** A modern writer says: "A pleasing personality is of untold value. It is a perpetual delight and inspiration to everyone who comes in contact with it. Such a personality is capital. Very few people ever come into your home, or see your stocks, or bonds, or lands, or interest in steamship lines, or corporations, but your personality you carry everywhere. It is your letter of credit. You stand or fall by it." We develop a good person-

ality in order to please people, in order to get along most happily with our fellow man, in order to be a leader of men and a credit to society rather than a follower and a failure. We surround ourselves with the right mental environment, with the right thoughts and influences in order that we may evolve into maximum manhood in the same way that a farmer and nature surrounds a field of corn with cultivation to keep out the weeds and stimulate growth and sufficient rain and sunshine to enable the corn to reach its highest possible development.

**Elimination by Substitution**     I have known men who would over-eat and over-drink and lose sleep, who would hardly ever study anything relating to their business. They would talk hard luck, and unconsciously encourage pessimism and the blues. The negative qualities were given the ascendancy so long that positive, forceful, energetic, and enthusiastic manhood was never permitted to have the ascendancy. We can revolutionize our lives and if we are ever going to make the success of which we are capable, we must begin to-day to drive the negative qualities out of our lives by developing the positive ones. This must be done at any cost of work, determination, or sacrifice. Eliminate by substitution. Drive bad thoughts out of the mind by immediately thinking of something good.

**The Mind**     We have said that the positive and negative qualities, in their relation to personality, have been responsible for the development of

the individual. We assume the qualities as of the mind. It is well now to answer a few pointed questions. From our definition of personality, it was taken for granted that the mind carried on these processes, which you have just studied. It is not possible for us to tell you what mind is any more than it is possible for us to tell you what electricity is, but it is a fact. Science has recognized the mind as a distinguishing feature in the differentiation of man and the animals. It is God's gift to man. We study it as it is in human beings, from its actions.

<b>Conscious and Subconscious</b>	It is an accepted fact, that man has a conscious and a subconscious mind.
<b>Conditions</b>	The conscious mind is our everyday working mind which receives its information through the senses. The subconscious mind receives its information from the conscious mind and does its best work when the conscious mind is in abeyance as when one is sleeping.

<b>Man's Two Minds</b>	Thus it is that we may say, as man has two eyes, ears, nostrils, hands and feet, that he also has two minds. People frequently say they change their mind. Again it is said of some they have two natures. We may well speak of conscious thinking, and at the same time what is termed subconscious thought. In class one day a pupil gave the definition of mind as the product of all the sensations. Now that definition exactly explains the function of the conscious mind. It is the
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seat of the five senses, also we find it the seat of reason, and all things to which we give our attention.

**Functions of Subconscious Mind**      The subconscious mind is the habitation of memory. It is the seat of the emotions, love, patriotism, religion, and some of the positive qualities which mean most in leadership—qualities which a leader should thoroughly understand and must develop. The power and secret of influencing are largely the result of the development of the positive qualities. There is a peculiar relation existing between the dual minds. The conscious mind makes suggestions to the subconscious mind. The subconscious mind accepts and believes the suggestions and performs its functions accordingly.

**Importance of Suggestion**      To thoroughly understand this law of suggestion in its relation to business and its power to influence people, is to greatly increase one's influence and earning capacity. What do we mean when we say that the subconscious mind controls the functions and sensations of the body? Scientists tell us that anger, jealousy, or hatred, which are distinctive negative qualities, secrete a poison in the system which it takes several hours to eliminate, besides leaving an indelible impression upon the individual. If you are distressed, you refuse to eat, you lose your appetite. If you get bad news after dinner, your food refuses to digest. Your emotions are affected, your subconscious mind has taken control of your functions. Let us say in this



connection that every thought which is permitted to find its resting place in the mind, is communicated to the subconscious mind. Our every thought, good or bad, optimistic or pessimistic, is always at work, building up or tearing down body, nerve, and mind.

**Physiological Effects of Suggestion** . . . Doesn't this law of physiological effect mean everything to us? When we get blue, that very fact is communicated by our conscious to our subconscious mind, and from there to our body, where it immediately begins to secrete the poison which does its deadly work on our whole life. In all reason, then, ought we not to begin to think right? It follows that if we think right we shall act right and our success will be assured providing we exercise our will power. Knowledge is power. Definite knowledge of yourself and your business is the central force in the development of an effective and powerful personality. As a matter of fact, many of the other elements of success have their rise in this one. The person who knows his business from A to Z is confident, courageous, and generally irresistible. He not only thinks, but he knows. He has his knowledge fortified by a multitude of reasons which he can use logically, and with the fire and enthusiasm of a "natural-born orator." The consciousness of his knowledge banishes hesitation, gives him self-possession, an easy bearing, and a conquering spirit. He is saturated with conclusive evidence. He is overflowing with inspiration and enthusiasm. Such a man with such a personality can approach the railroad magnate as easily as the clerk.

It is simply a matter of choice, bulldog determination, and will power.

**Summary of Personality** In the foregoing statements about what Personality is, it has been our purpose to put the ideas held in the present day discussions so that you may not be at a loss to know the facts on which the subject rests. We have learned in the main that so far as our own success or failure is concerned, it is a matter of how we think, and how we conduct our lives. In so far as we are to influence other people, we must take to ourselves the suggestions and facts presented, and make them a part of our life study. Let us go back to the list of qualities and choose those positive ones which we are weak in. Be sure to take time to develop them until you can say they have become your strong qualities.

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## SUMMARY

1. Personality is that magnetic outward expression of the inner life which radiates courage, courtesy, and kindness. It attracts people by producing a pleasing effect and is the product of the development of the positive qualities. It makes a man a leader in the affairs of life instead of a follower.

2. Develop a positive personality of winning qualities. It will mean individual power and ability to influence.

3. Thought makes man either a servant or it makes him master.

4. Qualities that make for leadership and executive ability are: character, confidence, preparedness, initiative, cheerfulness and judgment.

5. Build the forces in your own life that will make you strong enough to carry your desires into action. Personality is your working capital.

6. Man has two minds: the conscious and the subconscious.

7. Knowledge is power.

## CHAPTER EIGHT

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### Development of Personality

**The Key to the Problem**      Next to knowing what to do lies the doing of what we know. It is often more of a problem to know how to do a thing than to do it if we knew how. We must not only get the information but learn how to use it.

**One Student's Weakness**      I was attempting to engage the services of a Northwestern University student to sell goods during his summer vacation when he said he did not feel competent. I immediately referred to his classmate, Mr. L—, who had made a great success the previous summer. He said: "Oh, yes, that is all right for Mr. L—. He has a good personality. He could succeed all right, but I couldn't. I have no personality." I asked him to tell me what he really meant by personality. I asked him to define it. He said he did not know exactly, that he could not define it. I could not define it, either.

**My Conclusions**      I began immediately to study and experiment on the subject. The next Sunday after the above discussion I heard Dr. Frank W. Gunsaulus preach. I said to myself: "He has a good personality." During the same week

I heard Mr. Bryan lecture, and I said: "He has a most striking personality." Well, I asked myself the question again as I looked at Mr. Bryan: "What is personality?" And these thoughts came to my mind: "He is kind, courageous, diplomatic, aggressive, honest, enthusiastic, and he seems to possess an unconquerable will." I immediately got the key which offered the solution to my perplexing problem. These qualities which I name are positive qualities. Therefore, personality is produced by developing the positive qualities and eliminating the negative qualities. Each positive quality has for its opposite a negative quality, as light—darkness; heat—cold; good—bad; honesty—dishonesty; courage—fear, etc.

**Live the Positive Qualities** If you would have a magnificent personality, begin to live the positive qualities. Say: "I can, I will, and I must," where previously you said "I can't." Do that and at the end of the year you will be doing things with ease which it was absolutely impossible for you to do at the start. Remember that as surely as the sun shines you possess these positive qualities, although they may be covered up and almost hidden by the mountains of negative thoughts which have always been permitted to have the ascendancy. If you have ever seen the gold mines in Colorado or California you will know what is meant. Away beneath the granite rocks and mud and gravel, the prospector finds the gold sparkling and brilliant, and only waiting for a chance to glitter in the sunshine. It was there all the time, but it was so covered up that it was not seen. Go prospecting for

the nuggets of gold which lie hidden in your own life, only waiting to be liberated from the weight of melancholy boulders which have been permitted to accumulate. It takes desire, it takes faith, it takes confidence to eliminate the debris, but it can be done. The word "impossible" does not belong to the man of positive personality. He has forced it, with every other negative quality, to leave for parts unknown. He has eliminated the negative qualities by substituting the better qualities. The way to banish the negative qualities is not to think of them at all. Do all your thinking about the positive qualities, and the negative qualities will die a natural death. You now have the formula. You know how it is done. The law which leads to the development of personality is just as sure and certain as the law of gravitation.

**Develop the  
Positive  
Habit**

Do you want to have this personality? If you do, begin at once to develop the positive habit. Notice these two words, positive habit. When a habit has been formed it is hard to change it. Habit is to life what rails are to the railroad train. The train runs where it has run before. Thoughts become actions, actions become habits, and habits grow into character and character is immortal. It is easy for the honest man to be honest. It is easy for the man who is habitually truthful to tell the truth. It is easy for the man who works hard to keep on working. It is easy for the man who gets up at six every morning to continue to get up at that hour. It is easy for the moral man to live a moral life. It is easy for the man

who thinks and studies to keep on thinking and studying. These things may all be hard at first, but when the habit is formed, it is just as hard to do otherwise. Begin now, to-day, to get the habit.

**Personality the Result of Right Thinking** Let me repeat, personality is the result of right thinking. It is not produced by following the line of least resistance. *It is produced by doing the thing that ought to be done when it ought to be done, whether we like it or not.* Doing what most people think cannot be done is not only the glory of living, but is the stuff out of which personality is molded.

**The Law of Growth** Do you desire a forceful, winning personality? Do you wish to stand for something positive, masterful, God-like? Do you wish to make of yourself everything which God intended you should be? The world wants men—great men, manly men, men in whom the fire of a great life burns brightly. Do you want to be the champion of some great cause? Do you want to be a George Washington or an Abraham Lincoln to your generation? If you do, dare to develop your personality to its highest efficiency. The great business men of our generation, the men who have done things, have been men of vital, vigorous, and aggressive personality. They have been men who possessed the conquering spirit. They had faith in the power of their personalities. They never stopped at obstacles. They wrestled with the lion of opposition and forced a victory. They became strong, because

they dared to attempt whatever they believed should be done. Have you the courage to build such a personality? Most assuredly you have, although you may not believe it. You are a man made in the image of the Almighty. You owe it to your fellowmen to begin to-day. It will take time, but you have the time on your hands anyway. When nature wants a squash, it produces it in a season. When it wants an oak it asks for time—it wants a century. You are not a squash. You are an oak.

**The Threefold Nature of Man**      In order that we may better understand just how the positive qualities are developed, and understand the relation of their development to leadership in all walks of life, we must analyze man. We must pick him to pieces, so to speak, and find out what relation his mind bears to his body, and vice versa. Man, we all know, possesses a threefold nature: physical, mental, and spiritual. These three aspects of man's nature while separate in one sense, bear a direct relation to one another. Let us consider the first, the physical nature. Of course, we have nothing to do here with the different cells, tissues, and bones, but we are directly interested in health. Health is the basis of all success in life. To accomplish much a man must have a strong healthy body.

**Health Defined**      *Health is that normal condition of man which enables the physical organs to perform their functions correctly and contribute to the highest development of the positive qualities, physical,*



*mental, and moral.* There is such a thing as physical health, mental health, and spiritual health. The salesman whose arguments are not strong, forceful, energetic, and backed up by a magnetic, healthy body filled with pure red blood, is greatly handicapped.

**Importance of Self-study** But speaking more definitely, what do we mean by "threefold man" by so minutely analyzing the individual? We do it in order that we may the more rationally and carefully study ourselves. We desire to know where our weak qualities are, and how to eliminate them. We also wish to know just what our strong qualities are, and how to strengthen them. We must admit we all have our weak qualities as well as strong ones. The difference between the successful and unsuccessful man lies in the fact that the successful man has developed more of the positive qualities than has his less fortunate neighbor. The positive qualities are a man's capital, his assets. They are saleable in any market where brains and leadership are needed. The more they are developed, the higher the price they command.

**A Matter of Cultivation** A recent writer has said: "A man's personality does not come by accident; it is a natural gift, just as his mind and muscle are natural gifts, and, like them, it must be cultivated. Develop it by eliminating everything that is bad and cultivating everything that is good. Cut out the blues, and worry, and jealousy, and envy, and all their relatives. They are man's

worst enemies. Fill your whole mind and life with energy, hope, and sunshine, and an invincible determination to do things. Feel every minute of the day that it is the best day you ever had. Like thoughts are always attracted to each other. To think and feel enthusiasm, confidence, and success will develop in you a splendid personality and set in motion the forces that will bring prosperity and power. Every man carries the price of a splendid, noble, and successful life within himself. Be in dead earnest and your prize can be the world."

**Man's Ignorance of Himself**      If I were to ask a man how old he is he could instantly tell me. If I were to ask him where he lives he could tell me that.

If I were to ask him what his nationality is he could inform me. If I were to ask him what his business is he could tell me. But, if I were to ask him to write out an analysis of his own self, tell me about his personality, describe his mind and its functions, I would certainly not get a very satisfactory answer. The thing men know least about in this world is their own individual selves, and that is what they should know most about. The average man does not have self-confidence because he is not acquainted with himself. He has never analyzed himself. He knows practically nothing about his own capacity, about his own mental and spiritual forces.

**Necessity for Self-study**      Men have learned to use the microscope to study plant and insect life. They have learned to use the telescope to study the stars. Miners have learned to

recognize nuggets of gold in the rough. Geologists have so studied the stones of the earth that they can easily recognize a fortune in a few rough looking uncut diamonds. But scientists have not yet invented a microscope or a telescope that will turn the searchlight upon their own minds and search out the unknown continent within. It is amazing the amount of dormant power that is wrapped up, unused, in the average man's life, that he knows nothing about. The greatest discovery the average man makes is not through the microscope or the telescope, or in the gold mines or the diamond beds, but in himself.

**What You Discover**      The greatest work we are doing is helping you to discover yourself. We help you to find yourself by showing you how to analyze yourself, how to discover your own capacities, and then how to develop them. Our aim is to put you on the right track. Then progress is practically assured. Our aim is to show you that you possess in some measure both the negative and the positive qualities, and also show you how the negative qualities can and must be eliminated, and how the positive qualities must be developed. In this process of development the life of the individual is necessarily revolutionized. Let me illustrate. Water is composed of two different gases. It is different from either of the gases but a product of their union. The chemical formula for water is  $H_2O$ . When two atoms of hydrogen and one atom of oxygen are combined in that proportion the result is a product, different from either, and which we know as water.

**Illustration** The chemical name for salt is sodium chloride. It is composed of two substances which are radically different.

**From Chemistry** Sodium is a soft, white substance, and chlorine, when separated from salt, is a green colored, poisonous gas. When these two substances unite they form an entirely different product. That proves that two substances may and do chemically unite and produce a third substance which is not a mixture but a result of the union of both.

**A Matter of Cell Development** Let us leave chemistry and get back to the brain. Scientists tell us there are about nine billion brain cells and that they are continually changing at the dictation of thought. We are not so much interested in the number of brain cells as in their development, and how they are developed. The man of two billion brain cells, well developed, is much superior to the man of three billion brain cells poorly developed. The point we wish to emphasize here is that you have enough brain cells to make you successful if you will only develop and use them.

**Result of Ideas** When an idea enters the mind the cells of the brain are said to be exercised and the mentality of the individual increased. The brain and the ideas are two distinctly different substances, or entities. When they come together there is a certain reaction.

We find, in other words, that if a negative idea comes into the human mind, the action resulting from

that negative idea will be negative, and the mind is to that extent paralyzed. Let me illustrate. A fear thought comes in contact with a brain cell. The two unite. The result is inaction and the paralysis of initiative. Had the idea been positive and the opposite of fear, the mind would have produced an immediate desire for action. Initiative or action is the result of thinking, and thinking is the result of an idea that produced a mental sensation. When two or more ideas unite, an original thought or thought and action may be the result. And let us remember that whether negative or positive: "Every idea that enters into the mind immediately tends to express itself in action."

**Positive or Negative Thoughts**     If the thoughts are negative and along the line of dishonesty, immorality, fear, failure, falsehood, etc., the brain cells will inevitably be demoralized into that kind of action. But when a positive idea acts upon the mind there is created a positive force that results in positive actions, and the individual becomes to that extent a new individual and possesses new power that he knew nothing of before.

**Effect of Right Thinking**     Therefore, if enough of these positive ideas are brought into activity, a revolution is bound to take place in the human life, and the individual develops from a man of mediocrity to a man of power. He changes from a rollicking, good-for-nothing Webster on the farm, to Webster, the statesman, and one of the great-

est orators the world has ever known. But what brought about this revolution? A certain kind of thinking.

**Unusual Emotion Essential to Growth**      In this connection and to emphasize what has been said, we desire to quote the following from the pen of Lyman B. Sperry, M. D. Dr. Sperry has an international reputation as a writer and lecturer. He says: "Ordinary, habitual, unemotional mental activities do not perceptibly influence the action of the organic nerves; but whenever mental activity rises to a point which produces unusual emotion, then countless vibrations or thrills, which are in effect definite messages, flash from the cerebro spinal nerves over into the organic nerves, and increase, diminish, or in some way modify their action.

**Effects of Fear**      "All forms of fear, and all passions in which fear is an essential element, such as anxiety, worry, grief, envy, jealousy, anger, hatred, revenge, remorse, despondency, and despair, are mental emotions of such a nature that their nerve vibrations or messages, flowing over upon the sympathetic system, necessarily derange its action. Some of the vital functions may be unduly stimulated by certain emotions, while others may be benumbed, even to the point of paralysis. Every form of fear tends to depress organic energy, derange the nutritive processes, produce disease, and shorten life; hence, fear is the natural and constant foe of vitality, health, longevity, and efficiency.

**Reasons for These Effects**      "This is true, remember, because of the fact that all such emotions or passions produce discharges of nerve force, which inevitably interfere with the normal workings of the organic nervous system—the special machinery that directs the vital functions of the body.

**Depressing Feelings Derange Organic Processes**      "All mental states characterized by even a slight degree of anxiety, sorrow, or regret, not only naturally and inevitably tend to produce disease, but also to prevent recovery from diseased conditions, however they may have been produced. All anticipated harm, all trouble, whether real or imaginary, and all forms of discontent, inevitably devitalize and derange the organic processes.

**Faith Tends to Healthy Growth**      "On the other hand, faith, by which I mean the assurance of things hoped for—trust, confidence, contentment, peace, good-will, loving kindness, and an approving conscience—is a constant friend, a healthful regulator, and a positive energizer of the organic system. It is a physiological law, as well as a psychological law, that all emotions akin to faith contribute not only to one's daily comfort and happiness but also tend to establish habitual health, insure mental and physical efficiency, and promote longevity. Hence such Scriptural declarations as 'A merry heart doeth good like a medicine;' 'Godliness, with content-

ment is great gain;' 'Thy faith hath made thee whole;' etc., are scientifically sound."

**The Evil Effects of Fear** We would like to discuss every positive quality in this lesson,—show how it can be developed, and also show how its opposite negative quality can be uprooted and eliminated. But it would take a book of several hundred pages to do all this. The quotation from Dr. Sperry shows you the physiological effect of fear. Just realize that every other negative quality affects you similarly. You will notice also the physiological effect of faith, according to Dr. Sperry. Do you realize that you are affected in the same way by every positive quality? We desire to emphasize further what Dr. Sperry says about fear. It robs us of the best there is in life. It steals from us so much per day or week or month of the earnings that rightfully belong to us. If we submit, it will hold us in poverty, misery, and despair. Fear is the fatal bugaboo of the imagination. But thank the Lord, we can drive it out of our lives. We can break, and forever, its malignant hold upon us. But it will take courage to do it.

**Knowledge is Antidote For Fear** Knowledge is the antidote for fear as surely as light is the antidote for darkness. Courage and self-confidence are the results of knowledge. Fear is the result of ignorance. We are afraid of the darkening shadows in a room, but turn on the light and fear vanishes. Fear, if we will permit it, makes cowards of us



all. There are multitudes of men who could increase their earning capacity in a better position, but they are afraid to try it. They are afraid to leave the position they have, even though it is not worthy of their best efforts, for fear they will not get a better one. Hasn't it been true in your own case during some period of your life? Stop and think! Isn't it true right now? It is fear, fear, fear all the time. Fear is based upon ignorance as courage is based upon knowledge. Eliminate ignorance and fear will vanish.

**What Shall You do?** What shall you do about it? There is only one answer: Summon your will power. Throw off this incubus! Fight life's battles like the real man God intended you to be. The newly awakened positive qualities will help you do it. *They will become a real mental battery of invincible personal power.*

**Illustration of Its Use** Let us choose nine positive qualities and consider that they make the following individual average for a month—Optimism 71 per cent, Enthusiasm 70, Energy 70, Honesty 95, Cheerfulness 85, Carefulness 80, Neatness 90, Initiative 75, Courage 75. By adding these percentages together and dividing them by nine, as we find there are nine qualities, we find that we get an average of 79 per cent. That means we were 79 per cent successful that month, that we were only 79 per cent of our maximum mental possibility that month. It means that we were 21 per cent failure during that month. It means we were only a little more than three-fourths

as successful as we should have been and could have been. It means we must be mentally systematic. It means we must check up our weaknesses, catalogue them, and kill them. Utilize the character chart at the end of this chapter daily and weekly in developing your positive qualities.

**How It Works** We kill the negative by practicing the positive. We kill laziness by continually working. We kill cowardice by doing the thing that needs to be done, regardless of whether we like it or not. We kill dishonesty by compelling ourselves to be honest about every transaction.

**Possibilities Are Unlimited** Possibly you never before realized it was possible to check up and speed up your brain forces and increase your efficiency and therefore your income, at least 21 per cent. You possibly did not realize that a study of this science meant such an analysis of your brain forces that you could literally check up and finally control them. This is only a beginning of what you can do for yourself as a result of this marvelous study of mental science. Apply this same process of elimination and substitution to every negative and positive quality you possess, and you will notice a great change in yourself within a very few months. Your possibilities are almost unlimited.

**Building Steel Rails** Steel rails are made in accordance with certain definite, scientific specifications. Every ton of steel that is made to-day, is analyzed and tested. Every pound of steel that is

made for steel rails must have a definite percentage of phosphorus in it; it must have a definite percentage of silicon which is made from sand; a definite percentage of sulphur; and a definite percentage of manganese. If that steel has too much phosphorus, the rail will be too hard, and when the frosts of winter come it will break under the weight of the train. If it is too soft it will not stand up.

**Analogy With Human Life** When we build human life, manhood and womanhood, in accordance with as careful scientific specifications as we follow in building steel rails, we shall enormously increase our efficiency and our civilization will go forward by leaps and bounds. These lessons on personality development furnish you the specifications for building the type of man that will stand the test.

Below are the positive qualities of the mind which must be highly developed in order to insure a man of (1) Ability, (2) Reliability, and (3) Leadership:

1	{ Observation Concentration Memory Imagination Judgment Reason	2	{ Honesty Loyalty Sincerity Faith Ambition Enthusiasm Optimism	3	{ Decision Punctuality Courage Initiative
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## SUMMARY

1. Next to knowing what to do lies the doing of what we know.

2. The meaning or nature of personality is ascertained by a study of the qualities, positive and negative, that control men.

3. The battle for supremacy in life is a battle between the positive and the negative qualities; the ascendancy of positive qualities means success; of negative ones, failure.

4. The negative qualities are eliminated by thinking, living, and acting the positive qualities until the positive habit is formed.

5. Man possesses a threefold nature which must be studied, analyzed, and charted to determine the strong and the weak qualities.

6. The threefold man—mental, moral, physical—must be kept in health by elimination of negative qualities through substitution of positive qualities: a process greatly facilitated by the use of suggestion.

7. Every idea, emotion, or passion that enters into the mind tends to express itself in action: if positive, it results in helpful, successful action; if negative, it depresses, deranges, and demoralizes action.

8. The development of positive qualities will change a mediocre mind into a mental battery of invincible personal power.

9. Failure by even one weakness must be avoided.

## EXERCISES

1. What is personality?
2. What is meant by positive qualities?
3. What is meant by negative qualities?
4. Which positive qualities do you think are most important?
5. Name the three different qualities of man.
6. The human mind is divided into how many parts?
7. What are the functions of each?
8. Why is a good personality dependent entirely upon the development of the positive qualities?
9. Why is a good personality absolutely essential in order to become a success?
10. Write one hundred words on the positive qualities which you consider most important in the development of your personality.
11. Write one hundred words showing the necessity of preparation for success.



## CHAPTER NINE

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### Qualities That Command Success

**Value of Loyalty** Loyalty consists in giving faithful allegiance and untiring service to the concern that furnishes you with bread and butter.

It consists in working during business hours and after business hours and before business hours for the best interests of the concern. It consists in doing everything within your power to figure out some new idea or some new method that will advance the interests of your employer. Every wise manager is on the alert to get a new idea or a better method of doing business. He is also on the alert to promote any employee who renders such a service. I know a young professor who was so devoted to his University and who responded to so many calls for help, that he not only reflected glory upon the Institution, but was offered the presidency of four similar schools.

**Loyal Service Due to Employer** When you work for a man on a salary, you owe him all your loyalty, all your ambition, all your enthusiasm and all your ability. To engage in any outside enterprises when all your time and efforts are sold to him, is not honest. I know a young man who works in an office where his employer is absent a good deal of the time. It is necessary for him to be

in the office at eight in the morning, but he is seldom there before ten, although he tells his employer he is always there at eight. This is another phase of dishonesty to be deplored. But the employee who resorts to it is injuring his own life and character, and it is simply a question of days until he will lose his position.

**Loyalty is**                      **The man who will not do his best**  
**Its Own Reward**            **under all circumstances and who**  
                                         **will not render the highest service**  
of which he is capable, is not only disloyal to his employer, but is disloyal to the dictates of his own highest self. Remember that it is an infinitely greater thing to build a life, than to make a living. Remember that whatever you do for the interests of your employer reacts upon your own life and character. Remember that every new idea or new method you originate, and every bit of exceptional service you render, is worth infinitely more in the way of building your own character and developing your own ability for a larger future service than it can possibly be worth in the way of immediate financial reward. The man who is disloyal defrauds two people—his employer and himself.

**Courtesy**                      **There is no other one thing which costs**  
**An Asset**                      **so little and is worth so much as the**  
                                         **habit of courtesy. It is an outward ex-**  
**pression of an inward kindness. It is an indication**  
**that the heart is right and that we delight to serve.**



**John Boyd's Experience** . A young man named John Boyd was brought up in Pella, Iowa. He had a high school education and believed he could succeed. He believed in courtesy.

In fact, it was a part of his particular philosophy. He received an appointment as assistant doorkeeper in the House of Representatives. One day a prominent looking business man approached the doorkeeper and asked if he knew where he could find Senator Sargent of California. This doorkeeper did not particularly believe in the philosophy of courtesy anyway, and in a very pompous manner gave the stranger to understand that they had all they could do to take care of the members of the House without running after Senators. Mr. Boyd heard the conversation and it did not agree with his theory of courtesy, so he followed the stranger and told him he could find the Senator for him if he were in the building. Boyd hurried away, soon found the Senator, and took the stranger to him. Boyd then started to leave. The stranger gave him his card and asked him to meet him that afternoon at the hotel. When Boyd looked at the card, he was surprised to learn that the stranger was none other than Collis P. Huntington, the famous railroad president. When they met at the hotel that afternoon, Mr. Huntington learned that Boyd was getting twelve hundred a year. He immediately offered him \$1,800. "But," replied the young man, "I don't know anything about the railroad business." "But you DO know how to be a gentleman," declared Mr. Huntington, "and I can not say that of a great many young men." Boyd accepted the position. His sal-

ary was raised to three thousand within a year and finally to ten thousand. Does it pay to be courteous? It pays bigger dividends in proportion to the investment than anything else of which I know.

The following quotation from H. Addington Bruce on tact is both timely and pertinent:

**Value of Tact**      " 'Talent is power, tact is skill. Talent is weight, tact is momentum. Talent knows what to do, tact knows how to do it. Talent makes a man respectable, tact will make him respected. Talent is wealth, tact is ready money. For all practical purposes, tact carries it against talent ten to one.' "

"Thus speaks an old-time philosopher of success. Undeniably in the everyday affairs of life the tactful man inferior in talent has a distinct advantage over the talented man inferior in tact. When talent and tact are united in one and the same person the combination is irresistible.

"True, tact has its origin, not in deceit and cold calculation, not in base self-seeking, not in acquiescence born of fear, but in a heartfelt sympathy for others. It is a product of refinement of feeling. It springs from a deep perception of other people's rights and susceptibilities. It does not bid a man yield perpetually to others or cunningly endeavor to mollify others. But it does bid him strive to attain his ends without inflicting needless pain.

"It checks him from uttering, even inadvertently, words that hurt. It guides in the smallest matters to a courtesy of behavior that nips antagonism in the

bud. Hence it unconsciously creates for its possessor an atmosphere of good will. He prospers, not alone because of his own efforts, but because others gladly help him to prosper. If he has goods to sell their inclination is to buy from him. If he is running for office, he can command their votes. If trouble befalls him he may confidently look to them for aid.

"Others are prompt to sympathize with him, because through his tact he has shown that he possesses in exceptional degree sympathy for others and this is always the point to be kept chiefly in view by those who would themselves become tactful.

"The development of tact is a matter of *heart* growth rather than mind growth. Selfishness shrivels it. Kindness, coupled with delicacy of feeling, brings it to an abundant blossoming."

**Co-operation** Another one of the things of which business is greatly in need is co-operation within the organization. There is only one business in the United States that is thoroughly organized from the standpoint of co-operation. That business is baseball. The motto of baseball is "all for one and one for all."

**All for One and One for All** The greatest batters have no hesitancy in making a sacrifice hit, and will do it every time if it will advance the interests of the team. No individual player is thinking of making a record at the sacrifice of the team. Each man has his mind concentrated upon one thing and that is to win the game. He will therefore do everything within his power to help any other

member to win a victory. Baseball, by the way, has another big organization advantage over business. It is the only business in which an absolute record is made of every play, of every safe hit and of every error. As an illustration, a certain ball player played 528 games, he batted 1879 times, he made 185 runs, 441 base hits, 56 doubles, 18 triples and no home runs. He sacrificed 86 times and stole 55 bases. His percentage was .244. He was put out 679 times and had 91 errors.

If we had a method of so checking up every individual in business it would wonderfully increase the efficiency of the individual. No baseball player becomes a star until he knows exactly what his own weaknesses are and does everything within his power to overcome them. A weakness must always be recognized by the individual before it can be overcome. Baseball veterans always recognize the weaknesses of new players and help these players to overcome them.

In business one employee will sometimes sacrifice the interests of other employees if by so doing he thinks it will advance his own interests. He may even sacrifice the interests of his firm for the same reason. An employee sometimes becomes so interested in his own department that he cares nothing about the success of any other department and is not willing to cooperate in order to promote the entire business. The individual who takes this attitude, hurts the business and always eventually eliminates himself. The only individual who goes to the top and stays there is the one who at all times works for the best interests of the

entire concern. He follows company methods. He is willing to do team work.

**Lincoln and Principle** Lincoln placed himself back of a principle and fought for it so hard that he landed in the White House. Some men always get in front of a principle. With them personal egotism is the big thing. Principle is secondary. Such people always lose in the long run. There is only one method by means of which a man may advance himself in business, whether he is the president of the concern or the humblest stenographer. That is through the service he renders.

The motto of co-operation in business will eventually be "one for all and all for one," just as it is in baseball. When that time comes there will be a better business morale and greater business efficiency. This will reduce overhead. It will reduce the cost of production and will increase the salaries of employees.

No employee will ever evolve into an executive position in a concern unless he heartily, enthusiastically, and loyally co-operates with the executive staff of the business and does everything he can to help them carry out their plans.

If you cannot render your employer the most enthusiastic, loyal service, then—quit. But while you are taking his money, your own self-respect requires you to boost for him and his business. You owe it to your employer and to yourself either to get in line and stay there, or get out.

**Honesty Commands a High Premium** I do not believe there ever was a greater demand for men who are thoroughly honest and reliable, than there is to-day. I do not believe there ever was a time when business men were willing to pay such a premium for honesty as they are now. There is a mania to get rich quick in these days and in practically every case it ends in failure, remorse, and despair. It is said that a young man in Marshall Field's store had made an exceptional record. He was marked for a prominent position. They decided to test him in every way, during a period of six months, before promotion. They tested him as to his morality, his ability, and his honesty. They left money lying around in order to tempt him. One day he picked up and kept a fifty-cent piece that was put in his way. He never got the promotion. Your character will be submitted to the same acid test. Prepare for it now by developing a character of sterling integrity.

**Initiative Defined** One of the qualities most highly valued and most highly paid for in business is initiative. Initiative is going ahead and doing the thing that needs to be done without being told. Hubbard says: "The world reserves its big prizes for but one thing and that is 'initiative.'" Initiative is the result of constructive thinking. Constructive thinking plus initiative gets results. A country banker once said: "Can you send me a young man of initiative, who will sweep out and do his bookkeeping without being told, who will do his own work of his own accord without continuous instructions?"

The young man who lacks initiative is lazy, purposeless, and unwilling to do his part. Initiative is going ahead and doing to a finish what you ought to do in the position you are now in, and doing it with enthusiasm. When you do that and do it well, you will have a chance to do the big things later on.

**How to Acquire Initiative** Not many young men have enough initiative to stay at home in the evening, after a hard day's work, and study, when the lure of the park, the pool room, the theater, the dance hall, and the skating rink is upon them. Those who have that kind of initiative are eagerly snapped up by the business world.

The way to develop initiative is to look about you, see what needs to be done, prepare yourself to do it then go ahead and do it. Do not be the puppet and plaything of your environment. A few years ago Cooper the engineer visited Keokuk, Iowa. This city is located on the Mississippi River. Cooper studied the river at this point and saw the possibilities of a great electrical power plant providing a dam was built, which he knew could be done successfully. Cooper decided to take the initiative and build this dam. But to do so it was necessary for him to interest financiers who would be willing to furnish the money.

Forty-four financiers in succession turned Cooper down, telling him they did not consider his idea practical. He persisted. The forty-fifth concern provided the money and the plant was built at a cost of forty million dollars.

Near the beginning of this gigantic engineering feat

Cooper's engineers encountered what seemed to them to be an engineering impossibility. They told Cooper they had discovered an unsurmountable obstacle—something that had never been done in the engineering world. They said it could not be done. Cooper straightened up in the majesty of his manhood and said it could and would be done and it was done—not once, but five times in the building of that dam. Here is our maximum man who takes the initiative and defies precedent; who refuses to recognize the word impossible; who fights on with the faith of a Columbus and the courage of a Napoleon. After all, the difficulty of the average man is the opportunity of the unusual man, who uses obstacles that discourage others as stepping stones to success.

Develop initiative by going ahead and doing what needs to be done, whether you like it or not.

**Success**      A great philosopher has said: "He that  
**Based on**      is greatest among you shall be your ser-  
**Service**        vant." I believe the time is near at hand  
in this country when that matchless philosophy will be fulfilled. The man who renders the greatest public service is the public's greatest benefactor, and such a one is entitled to a reasonable profit. To-day we ask: "What kind of service can you render?" not "How much money do you want?" If you render the service, you are sure of the money. We constantly hear the remark: "It isn't a question of what it costs but a question of what it is worth." A good stenographer, as a rule, costs a concern less, per unit of work done, than a poor one.



I know a bright ambitious young man who said to the superintendent of a great concern: "I will come in and work two months for you, you to pay what you think I am worth at the end of that time. Then we will talk over a proposition for the future. I know I can satisfy you. All I want now is an opportunity to prove my value to you." That young man was not thinking of money first but of service first. The young man or the young woman who thinks only of salary, the clock, and "where shall I go tonight for a good time?" has not yet learned the meaning of the word service.

The measure of your service will be the measure of your future profit. The hardware company that sent a team two miles for a broken boiler lid and made one to order for a quarter, then delivered it, was rendering a service with an eye to future business.

Service fundamentally consists in taking an interest in the welfare of the one served. Under private Railroad management you could telephone any ticket office anywhere in the country and ask for a Pullman berth reservation. This berth would be held for you until a certain time before the train left. After the Railroads were turned over to the Government this service was discontinued at a resultant great inconvenience to the traveling public. Under private management the Railroads radiated an attitude of accommodation which silently said: "We will be glad to do anything we can to add to your comfort and convenience." This is the real meaning of service. Under Government control the mental attitude often radiated was cold and indifferent.

**Ambition a Matter of Development**      The world has not yet realized that ambition is quite largely a matter of development; that the brain must be fed or it will die just as surely as corn tassels die before a hot wind in July. When we think, the blood sends nourishment to the brain and it develops, but when no ideas come, the blood does not flow that way and the unnourished cells atrophy and die. Many men do not realize that the head is the reservoir of thought and that success depends upon how we think.

One of the best methods of stimulating the ambition is to read the autobiography or biography of some great man who has succeeded in overcoming difficulties. The autobiography of Franklin is good. The books published by Orison Swett Marden are also wonderfully stimulating.

**Thrift**      We are living in an extravagant, spendthrift age. That is one reason so many men are penniless at the age of sixty. The idea of poverty in old age ought to haunt every young man and make him feel the necessity of saving every dollar he possibly can. When you receive an income from money invested, you multiply your earning power. When you have money invested you have more respect for yourself. You feel you are a capitalist. You are a better citizen and a better patriot. If eighty million people save a nickel a day it would amount to \$1,460,000,000 a year. Save ten cents a day and invest it at six per cent compound interest and it will amount to

\$6,000 in forty years. And yet we handle the nickels and dimes as if they did not amount to anything.

**"Wild Cat"** Look out for "wild cat" investment  
**Schemes** schemes that offer big dividends. There is an enormous amount of money lost that way every year.

**Insurance** Every young man should take out some insurance. That is a safe investment. An insurance agent once crossed the Atlantic Ocean with Cyrus W. Field in order to get a chance to talk insurance to him. He was rewarded with a \$450,000 policy. Field was worth twenty million then, but afterwards lost it all except the insurance policy.

**Wealth an** Money is not everything, but we need  
**Intellectual** some of it in order to enjoy happiness  
**Achievement** and comfort. Gage Tarbell, the great Life Insurance man, has said that: "Wealth is an intellectual achievement." We agree with him. The man of untrained intellect cannot produce wealth. To be able, therefore, to produce wealth honestly and legitimately is certainly an intellectual achievement to be coveted. Such a man is a builder of civilization and the backbone of this Republic.

A man is worth only two dollars a day from his chin down selling muscle, but as high as one hundred and forty-four thousand a year from his chin up selling brains. It pays a good deal better to sell brains, so you had better decide to be a chin-upper rather than

a chin-downer. The only individual who has little to sell is the untrained working man. He bought no education and has nothing to offer but raw muscle. The professional man bought education that he might later sell skill and services.

**Money** A large prize was once offered in England for the best definition of money. Many definitions came in but the one that won first prize was written by a woman who was a bedridden invalid. It is as follows: "Money is a commodity that will buy anything but health and happiness, and is a universal passport to everywhere but heaven."

**Man's Duty to Himself** Every man owes it to himself to be equipped so that he can support his family, take a vacation when he needs it, retire any time after sixty if he so desires, and have enough left to provide for his needs during the remaining years of his life.

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## SUMMARY

1. Among the qualities essential to efficiency is loyalty which requires faithful allegiance, untiring service, thoughtful consideration of the employer's business, with methods and ideas for the economic promotion of the same. Its rewards are promotion and the development of character.

2. Courtesy costs little, but is worth much; it

opens new doors of opportunity and pays dividends out of all proportion to the investment.

3. Tact is skill, momentum, knowing how to do, it demands respect and is ready money.

4. Business is like baseball, personal sacrifices must be made in order to make the big game a winner.

5. Honesty is the best policy; it is greatly demanded and is the foremost qualification for permanent success.

6. Initiative is the result of constructive thinking; it is doing things without being told and doing them in a large and efficient way, and entitles one to the greatest profits.

7. To-day the question is not one of money but one of service.

8. Self-satisfaction and indifference are the obstacles that deter seventy-five per cent of people from advancement; only by the development of ambition can their deadening influences be overcome.

9. Thrift, in an age of extravagance, multiplies earning power, enabling one to become a careful investor, a respected citizen, and a benefactor of mankind.

10. "Wealth is an intellectual achievement," discriminating between trained and unskilled labor, and making possible financial independence and comfort in old age.

## EXERCISES

1. Discuss the meaning and importance of Loyalty in the business world.
2. Define Courtesy. Give illustrations from your own experience and from your reading of the value of Courtesy.
3. What is meant by Initiative?
4. What bearing has the idea of Service on business success?

## CHAPTER TEN

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### Character Building

**Honesty**      The best trained mind is a mockery if it  
**Essential**      is not built on the solid rock of character.  
Of what value is a brilliant intellect, a great fortune, and national fame, without honesty? Such a life is worse than wasted. Young men should learn that trickery, crooked dealing, and graft are in every case commercially suicidal. True and lasting success never has been and never will be built on anything less than absolute, old-fashioned integrity.

“Rational Living,” an elementary text in Psychology, has the following article on Character Analysis. \*

**Fight**      “In the first place, it seems to me, that at the  
**or Die**      lower moment when it looks as if everything were going, it is well for a man to say to himself in all seriousness, ‘Everything is now at stake; it is fight or die.’ That is the situation. A friend of mine, with the marks of a serious disease upon him, went sometime ago to a distinguished specialist in that disease and consulted him. The physician, after carefully going over his case, said to him:

‘I think the disease has not gone so far but that if you will vigorously follow the regimen which I shall prescribe, you can still pull through.’

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\*Dr. Henry Churchill King, President of Oberlin College, Oberlin, Ohio.

"My friend heard him out as to the regimen that he proposed and said: 'Why, doctor, I would simply die if I had to live under that regimen.'

"The doctor somewhat gruffly turned upon him and said, 'Well, then, die.'

"He had just one chance. Let a man say to himself, in like manner, in one of those lower moments when he is likely to be engulfed by temptation: 'It is fight or die.'

"Moreover, I think a man ought to ask himself in these lower moments; 'Why, the lower moments?' And the second suggestion, therefore, that I have to make is: Keep yourself persistently at your best. You have no right to have these lower moments continually breaking in upon your life. Just as in health that is the secret, so in character it is the secret. You are to guard conditions and strive to keep yourself at your very best. Not tolerable health, but superb health, what Emerson called "plus health" must be the aim. I know no way in the matter of bodily health except simply to say this: *I will carefully, conscientiously observe the conditions that will keep me at my best.* In the same way, no man can be certain of character who is willing barely to keep the breath of moral and spiritual life in him, and not aiming persistently at the very best of which he is capable, and therefore conscientiously observing the conditions that will keep him at his best. It is the subtle, gradual deterioration which we are to fear as death.



**Unity**      "In the third place, we are to consider the of conditions bodily, mental, and of association.

**Man**      "1. And, first, the bodily conditions. I suppose there is hardly a clearer lesson in all modern philosophy than the unity of man—mind and body. You may like it or you may not like it. It makes no difference. You are not now a disembodied spirit, whatever you may be hereafter. You are in the body. You have to get on with your body, if you expect to make such achievements as you ought to make in your moral and spiritual life. And those conditions are not far off. Let no man think that they are unimportant. The problem of character, what is it? The problem of character is the problem ultimately of self-control.

**Self**      "That which distinguishes you from the  
**Control**    animal below you, and that which distinguishes you as a sane man from the insane man, is to no small degree this power of self-control. The animal, James says, has a 'hair-trigger constitution.' What does he mean by that? He means simply that the animal, having an impulse, must yield to it, but as a human being you can hold yourself in check, and not yield to impulse, through attending to some other consideration.

"Self-control, I say, is the root virtue of all virtues. It is the very center of character. But the center of self-control, of course, is will. And the center of will, what is that? Attention! For if this temptation which now besets you is not to sweep you off your

feet, what has got to be done? You must be able in the presence of the temptation to hold your attention fixed upon those higher considerations that ought to prevail, but seem now in danger of not prevailing. If you can do that, you are safe. If you cannot do it, you are lost.

**Will**                    "The center of character is self-control.  
**and**                    The center of self-control is will. The  
**Attention**          center of will is attention. Now what  
                              has all this to do with the body? Just  
this. The greatest cause of fatigue is attention; that  
is what tires more than anything else. It takes nervous  
energy to attend; and the supreme condition,  
therefore, of power of attention, so far as the body is  
concerned, is surplus nervous energy. That is the  
whole problem. Character, self-control, will, atten-  
tion—its supreme physical condition, is surplus nervous  
energy. You have no right then, as a man who means  
to fight an honest fight, to disregard the conditions  
through which you are to get surplus nervous energy.  
That means that you are going to see to it that you  
get sleep enough, to see that you get exercise enough,  
to see that you attend to all these conditions that have  
to do with surplus nervous energy; especially that  
you will avoid every species of excess, particularly  
emotional excess; that you will thus honestly do  
what you can to keep in yourself surplus nervous  
energy. Then you have a margin of capital, with power  
to attend, with power to will—therefore of self-con-  
trol. The danger of fatigue, then, is manifest. The  
record of Saturday nights in this world of ours when  
the body is weary, is a tragic record.

**Watch Conditions** "Now, one cannot always control the conditions. There will be times, when, in spite of all precautions, a man will find himself necessarily and rightly fatigued. Bear in mind that at that time you are to be especially on your guard against sudden onsets of temptation. There is nothing clearer in modern psychology than that the weakest in us bodily, mentally, morally, tends to come out in these moments of fatigue; and, therefore, at these moments we are to guard ourselves with special care against sudden temptation. Sometimes you get up in the morning with a consciousness that you are not at your best, that you are on a low physical plane, that it is going to be hard for you to be what you ought to be that day. That is the day when you can know you have a fight on hand. You may as well prepare for it from the beginning and watch it to the end.

"2. In the second place, there are the mental conditions. For it is not only true that we are one, body and mind, but it is true that this mind of ours is, in a wonderful degree, one; and the unity of the mind makes it imperative that there should be nothing lacking at any single point. We do not know when we are sapping the foundations. Let me take simply two or three illustrations of the need of heeding the unity of our mind, where many might be taken.

**Memory and Character** "And first, you cannot play with your memories and be what you ought to be as moral men. There are men, for example, who like so well to tell a good story that it grows continually on their hands, and they simply get

where they cannot tell the truth if they want to. You know what happens under such circumstances. These men cannot trust their memory. Now, the power of holding yourself in the presence of temptation often depends upon this: that you are able to recall vividly and with scrupulous accuracy the exact results of your previous experience; and if you have played fast and loose with your memory, it will prove false in your hour of peril.

“And note this other danger—vagueness of thought. If you allow yourself to remain in this condition, you are not simply interfering with your intellectual growth; you are doing something to sap the foundation of your moral life, for the moral life is made of a series of volitions that involve the thought; vague promises, vague aspirations, do not go well with that direct kind of definite willing that belongs to character.

“Especially in this matter of mental condition, do not forget the necessity of power of attention, and remember that anything you do at any time really to strengthen your power of concentrated attention is so much added to your mental and moral capital, and anything you do at any time to break down your power of attention is so much further preparation for disaster. Every time you hold yourself rigorously to the task that is appointed to you for the time, definitely attend to it and carry it through with concentrated attention, you are adding to your mental power. The human spirit is not a bundle, but an organic unity, and you cannot break down the mental and not affect the moral.

**Value of Association**      "3. Third, we are to consider the conditions of association. Here I touch upon what is really the supreme condition of all conditions, and to which, here, I can only give a word. We know but one absolutely certain way to make character, and that is through persistent association with those who have such a character as we seek. That is the only way.

"Let me go on to say in the next place, remember that self-control, which is at the very center of character, in spite of its name, is always positive, never negative. I think many men have made disastrous mistakes at this point.

"1. That means, first, on account of your relation to the body that you are to seek positive help from the body. I think Browning has that in mind in the Rabbi Ben Ezra when he says:

'To men propose this test:  
Thy body at its best,  
How far can that project thy soul  
On its lone way?'

"I do not think that that is a skeptical, cynical question, but I think it is a challenge, 'a God-like challenge in the night to our too reluctant wills.' Any man who means to be the man he can be in character, must say, 'I am going to get positive help out of this body of mine.'

**Body and Spirit**      "And if that is to be true, he must make his body the best instrument that he can make it for the spirit—the very best medium for the spirit to work through. I suppose that it ought to be true that a series of photographs of a

man taken from year to year through his life ought to show that the spirit is increasingly dominating the body, and that the light of the spirit, yea, of the Spirit of God, is increasingly shining out through the face, and bearing, and mien.

"The man who intends to get the most help from his body, will, besides, make his body the very best foundation that he knows how to make it for the varied demands of life, broadly laid, deeply laid, and well laid.

"He will further see to it that his bodily exercise is a direct aid, as it may be, to intellectual and will training. For all the higher forms of bodily exercise, Romanes tells us, are exercises even more of the higher brain center than of the muscles. Make your body help your soul; make your body project your soul on its lone way. One can sit down passively before nature and regard it as a limitation if he will; or he can say, by the study of the laws of nature: 'I will learn its secrets and I will make nature serve me.' And one can do just that with reference to his body.

**Emotional Control**      "2. Moreover, if self-control is to be positive, one must remember that control of the emotions is always indirect.

You cannot directly determine whether you shall feel or not. *Emotion spontaneously arises in the presence of its object.* That you cannot help; but you can direct your attention to another object. The small boy who is looking through the fence at a patch of water-melons that is not his, cannot prevent his mouth from watering, but he can run. And you cannot keep your emotions from arising in attention to the exciting

object, but you can think of something else. You are not clay in the hands of your circumstances. You are endowed with that which makes you akin to God in His creative power—a *will*. You can use that will in attending to something other than this object which now works upon your emotions. We are often told to-day that our environment makes us. That is a dangerous half truth. The whole truth is this: *Not your environment makes you, but that part of your environment to which you attend makes you.* The same environment means different things to different men. Why? Because different men are attending to different things in it. Let ten men travel over exactly the same route to Europe; do they come back with the same things? By no means. Each man has seen and gotten what he attended to.

“You are, then, to control your emotions by acting indirectly *through attention to some other object.* You may also control your emotions by acting in the line of those emotions that you think you ought to have. At a given time, for example, a man may be feeling far from cheerful and without courage. This at least, he can do: he can take a good long breath, and stiffen up his backbone, and put on the mien of cheer and courage and by so doing, he is far more apt to become more cheerful and courageous. There are two sorts of selves in you—a lower and a higher. You can be true to your higher self, or you can be true to your lower self. But you are bound to be true and loyal to your higher self, to the very highest vision that is given you. And one of the sensible, helpful ways to get the emotions you think you ought to have

is to act in the line of them. It is to no man's credit to act as badly as he feels. He is rather bound often to act much better than he feels and so acting, he will be helped to better feeling.

"3. In the third place, positive self-control means that you are to attend, as I have already implied, to something else than the temptation which threatens to engulf you, to replace that tempting thought with some other. Do not merely fight a thought. You cannot get rid of a thought—this envious, foul, hateful idea that is in your mind— by simply saying this, you are persistently keeping it in mind, you are thinking of it. You can get rid of it in just one way *by thinking of something else*. You must take the positive way out. The law is simply this—it is a very simple law. You cannot have an empty mind, and you cannot think of two things with concentrated attention at the same time. As you try to follow this suggestion, it may seem to you that you think of two things at the same time; you are thinking first of one thing, then of another—letting the thought you ought to hold be broken in on continually by the other thought. Only keep your attention steadily fixed upon the consideration that ought to hold, and it will hold you.

<b>Thought</b>	"4. And in the fourth place, positive
<b>Causes</b>	self-control means that we are to heed
<b>Action</b>	that principle which the psychologists call
	the impulsiveness of consciousness; that
	is, that every thought, by its very presence in the mind,
	tends to pass into act, and will do so, if it is not hin-



dered by the presence of some other thought leading in some other direction. That principle is of very great importance in all our moral and spiritual life. If you are sitting in the parlor of a friend, while you are waiting for him, and there is an open letter on the table, and you are not thinking particularly of what you are doing, but have your eyes on the letter, before you know it you will likely put out your hand and take it up and begin to read it, until you recall yourself with a start. The single idea, unchecked for the moment by any other, was present in the mind; it passed into action almost in spite of you. The teaching of modern psychology, then, is that a thought in your mind will pass into act unless checked by some other thought; and for our moral life this is strenuous counsel to withstand beginnings.

**Be** "5. And positive self-control will mean,  
**Positive** further, that you are to resist the evil with the good; that you are not simply to stop doing bad things because they are bad, but you are to get into the attitude that Spinoza calls the attitude of freeman and have done with the bad because you have something a great deal better to do. Change your negatives into opposite positives. I have little hope for a man who goes through his life saying: 'What is the harm?' What kind of attainment can a man make in his moral life if his one great question is: 'What is the harm?' and he does not replace the question with this other: 'What is the very best thing that is now open for me?' For next to bad, the good is the worst enemy of the best.

**Action**            "In the next place, remember that, body  
**Must**             and mind, you are made for action. The  
**Follow**           body, one of our psychologists tells us,  
**Thought**          is only a machine for converting stimuli,  
                      coming into the brain by the afferent  
nerves, into reactions, going out by the efferent  
nerves. And the principle of the impulsiveness of  
consciousness shows with equal clearness that in  
mind, too, we are made for action. Every idea tends  
to pass into action. We are made, then, for action.  
This is the real justification of the far slower methods  
of the laboratory and seminar in modern education.  
One must do, to know. It is not enough passively to  
receive an idea; if it is really to be yours, you must  
express it in some way, must put it into act. Your  
idea or ideal is not fully yours until you have  
expressed it. The resulting law for character is clear  
and unmistakable. That which is not expressed dies.  
If you would kill an idea, deny it absolutely all expres-  
sion. It will die. On the other hand, if you have an  
idea that you wish to live, to be a reality, you must  
express it. You may not rest content with fine  
thoughts, and fancies, and sentiments, and feelings,  
and aspirations. If you are not willing to become mere  
sentimentalists, you must put them into act. Some  
of us have been in the habit of speaking of the danger  
from the theater and from novel reading in arousing  
emotions and sentiments that we simply allow idly  
to be dissipated. We need to remind ourselves that  
the same law holds for emotion and sentiment, how-  
ever aroused, whether by theater, or novel, or concert,  
or lecture, or sermon. If you have been stirred to

moral feelings in any way, as you prize your moral life, see to it that your feeling gets some real and tangible expression. Put it into act.

"Give the best persistently a chance at you. The only effective road to character we know is through personal association with the best. Fill your time with positive service. Do not drift. Have definite things on hand to do."

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### SUMMARY

1. Character demands that we fight or die. Character is based on self-control, will power, and the ability persistently to attend to right things.

2. Physical and mental exhaustion invites temptation and irresolution and must be avoided by the development of the physical and mental strength that keeps one at his best in the midst of long continued strain.

3. Surplus physical energy is secured by regular and proper habits of sleep and exercise and by the avoidance of every species of excess, either of desire or emotion.

4. Mental vigor and unity are achieved by a vivid and scrupulous accuracy of memory, by definiteness of thought, and by the power of concentrated attention.

5. Right associations are supremely essential to the formation of right character.

6. Character that is positive, creative and active produces effective leadership.

## CHAPTER ELEVEN

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### What Have You to Sell?

**We are All Selling Something**      You are a salesman. I am a salesman. Salesmanship is the foundation of all business, industrial and professional success. Salesmen are divided into three general divisions—those who sell MERCHANDISE, IDEAS and SERVICES. Business and industry are included in the first division, writers, lecturers and those who market ideas in the second, and all degrees of professional service in the third. Doctors, lawyers, artists, stenographers, bookkeepers, must have some selling ability, or they will not be able to “market their goods.”

**We Must Know Our Goods**      As a matter of common experience, the vast majority of people get their start in life by selling some form of service, plus their time. For instance when you get a job as a stenographer what is it you sell? You sell your knowledge and skill, and labor for say eight hours a day. If you do not have any special skill or knowledge your only commodity for sale will be your muscle power, which does not bring a very high price because there is so much of it on the market. Your value to your employer, as the one who buys your time and services as a stenographer,

is determined by your speed, accuracy, and initiative, or ability to manage yourself. The less managing you require the more you are worth. Hence the power to "see and do the right thing without being told" has a positive cash value, and is therefore of great importance.

Your readiness to take responsibility, also, has a positive cash value, for an executive is always eager to find stenographers who can relieve him of a share of the load he is obliged to carry.

Here is a case in point: A manager decided to develop one of his stenographers into a general correspondent who would be able to handle a mass of routine letter writing and thus save the time required for dictation. With this idea in mind he proposed the matter to a girl who had been with him for several years, and who was very competent. His plan was one that is in operation in many big concerns. He would merely note his decision on the margin of the letter, and leave the actual framing of the letter to the girl. But she shrank from the responsibility and refused. She could not break away from her notebook, and so lost a fine opportunity for advancement.

Another girl, who had been with the concern for only a few months, was asked to do the work and consented at once, much to the relief of her manager. She developed rapidly, and was soon in charge of all the correspondence, which involved giving dictation to the other girls. Let this point burn into your mind: This girl went ahead because she had something to sell that was of greater value than merely taking dictation. Its value was due to the fact that

she was able to save the time of a superior, and thus release him for the larger interests of the business. This girl knew herself, and was quick to see her opportunity when the time came. It is of the utmost importance to *know exactly what you can do*, and have some idea who would need the kind of service you have to offer.

**Self-Analysis**     A young bookkeeper who had worked for a big concern for a long time without getting a promotion or a raise, went to the superintendent with a complaint. His idea of advancement was that it was based on length of service. But let it be stated here as forcefully as possible that modern business and industrial concerns do not promote men merely because they have been on the pay roll for a long time.

In this case the superintendent put a *very* blunt question to the young man: "Can you give me any real good reason why you should be promoted? Have you suggested an idea by which the firm could make more money or cut down expenses? Have you done anything more than perform your work in a routine way and draw your pay?" When it was put to him in that form, the young fellow was forced to admit that he was receiving about all he was worth. "Put your brains to work," continued the superintendent, "and then see me again." A hint was enough, for the young man was smart, and in a few weeks he had another interview with the boss. This time he got a raise and a pat on the back. Why? Because he borrowed some business magazines and business books from

one of his associates, and in reading them came across a plan for improving collections that the head book-keeper was glad to have him try out. His plan worked, and he was at once put in charge of a lot of old accounts. He got more money from the concern, because he had developed a higher order of ability which enabled him to *make more money* for his employer. Always keep this in mind: You have a job because your employer is making money from your time and your service. Show him how to reduce expenses or increase his sales, and he will be glad to divide with you by increasing your pay. This all turns on knowing what is inside your head, and in knowing how and where to sell it. The foregoing suggestions apply to all sorts and conditions of people, and to all varieties of business.

**Going Into Business**      Going into business for yourself is justly defined as a "hazardous undertaking" for you must risk something in order to make something. When you sell your time or your services, the boss takes the risk, and you get your pay whether he wins or loses. You have a "sure thing" but if the boss makes a "big killing" in the form of large profits he keeps the profits because he has taken the risk. It is very important that young people just entering the business world should understand this distinction between "a salary" and profits, and the matter of business hazards. A sympathetic realization of what the boss is facing every day will help greatly in winning promotion. Every employer is looking for young men and young women who can

get his point of view, and work with him in pushing the business, in place of being merely routine workers, with no real understanding of how the pay envelope is produced. Some will be glad to do routine work all their days. It would be a calamity for them to attempt anything else. Lack of confidence holds them back, and those who lack confidence in themselves, are better off to take a "sure thing" from others, better able to bear the burden of responsibility in running a business. But find out what you have to sell, improve the quality if possible and offer it in the best market.

**Starting Without Capital**      What is capital? Probably seven out of ten will define "capital" as a big pile of cash from which the boss draws when he needs money. Money is an incidental part of capital. Back of the money which is merely a tool, there must be *ideas, knowledge, experience* and *character*. If a man has these four qualities he can "cash" them for money at any bank where he is known.

Let me tell a little story about a man, now well off, who got his start in business for himself, without a single dollar of cash capital. He had capital, and as I tell the story I want you to locate it. A young man of eighteen by the name of Dennis worked for a coal company, his task being to load wagons from coal chutes by pulling a lever which allowed the coal to run down into the wagons beneath. His pay was \$10 a month, and he boarded at home. Dennis was ambitious, and on the watch for a chance to go into business for himself. Finally his employer gave up the lease on the coal chutes, which threatened to throw



Dennis out of a job. But the moment Dennis heard that the lease was to be surrendered, he conceived the bold idea of leasing the chutes himself.

He went straight to the president of the coal company and made him this proposition: "You lease me the coal chutes at \$25 a month, and sell me a car of coal on thirty days' credit. I will persuade the agent to trust me for the freight. I can get a delivery outfit on time. I will deliver the coal myself, and I know I can work up a cash business quickly. The profits on this first carload will give me cash for doing further business." "All right," replied the president; "You and your people stand well, your idea is sound, so you may have the chutes and the coal on your own terms." It all worked out as Dennis had planned. He sold his first carload on schedule time, paid his bills, ordered more coal, and kept right on doing business. In a few months he had accumulated enough cash to enable him to pay for his goods like other merchants.

He was in the coal business for twelve years, and when he sold out he was selling four carloads of coal a day. He started without a penny in cash! Of what did his capital consist? An idea, courage to propose a plan to the man best able to help, initiative—the impulse to "start something"—and GOOD STANDING IN THE COMMUNITY!

Those who knew Dennis knew him favorably, and were willing to trust him. Good standing among those who know you is something that you alone can develop. It is not entirely the product of the schools, for it strikes deeper than intellectual training. It is based on character, that indefinable "something with-

in" which creates confidence and good will among those who know us, and has everything to do with our happiness and success.

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### SUMMARY

1. Salesmanship is the foundation of all business, industrial and professional success.
2. Responsibility means opportunity.
3. Know yourself.
4. Money alone cannot capitalize a business, there must be back of it ideas, knowledge, experience and character.

## CHAPTER TWELVE

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### How to Become a Writer-Salesman

We are not going to show you in a few magic paragraphs how to become a great letter writer, but we are in a few pages going to attempt to create in your mind a very large desire to become a first-class writer-salesman.

**Wasted Advertising**      Several hundred million dollars a year is spent in advertising. It is estimated by prominent advertising men that much of this is wasted because many of the men who write the advertisements are not writer-salesmen—they are not salesmen at all. They are near salesmen—mere literary space fillers.

Millions of letters are written every year by men who are not high class letter writing salesmen. Most of the letters go into the waste basket. They stirred nobody into a buying mood because they were written by men who had never learned the art of selling by means of the written word. They were not acquainted with "the unaccountable power that lurks in a syllable." These literary letter writers never learned how to sell. They never learned the principles of Salesmanship. Consequently such men are simply literary space fillers.

**What an Expert Says**      How can one become a good writer-salesman? We are going to let Robert Ruxton tell you. Mr. Ruxton is chief of the copy staff of a Philadelphia advertising organization. He is considered one of the three greatest letter writers in America. We understand that Mr. Ruxton at one time refused a salary of twenty-five thousand dollars a year. He frequently charges from one thousand dollars up to analyze a business and for each thousand words of copy he writes a substantial sum must be paid. With this in mind you will read with a great deal of interest the following paragraphs which we quote from two or three of his books.

**The Selling Points of Facts**      "From the ability to grasp the  
DRAMATIC points in fiction

I developed the ability to grasp the SELLING points of facts. I then stepped into the field as a life insurance salesman, a kindly old manager starting me out with a substantial drawing account, stimulated by his expressed belief that I would 'make good.' For three months I worked in a town of some fifty thousand people, and had prospects by the score—but no tangible business. I was in the 'near sale' stage. At this point I very fortunately became acquainted with an old life insurance veteran, and made an agreement to work as his 'understudy' and divide the commissions. We left that town for fresh fields and I, under the sympathetic 'coaching' of my companion, graduated into the 'true salesman' class by learning how to CLOSE. I revisited the town upon which I had tried my 'prentice hand' and 'closed' with

ninety per cent of my erstwhile prospects. The flame of faith that had begun to flicker at 'headquarters' blazed up again under the influx of business I sent in, and for four years thereafter I was 'one of our most successful agents, sir!'

**Classification of the Sales Process** "Next came the analysis and classification of the SALES PROCESS and a conscious instead of an INSTINCTIVE application of governing PRINCIPLES.

"Next came the adoption of these principles to WRITTEN SALESMANSHIP, polished and refined by a study of grammar and rhetoric.

"Next came the study of the principles of LOGIC, giving the power of analysis and consecutive reasoning—a by-product being a study of the great principles of LAW—which is simply organized common sense—sometimes a little out of date.

"Next came a study of the principles of advertising—the art of condensation—of saying a hundred words and making the reader think a thousand (a valuable accomplishment with some space selling at \$6 per agate line).

"Next came the study of the world of commerce—the relation of the manufacturer, jobber, retailer and consumer in the business scheme.

"Next came a study of MIND PROCESSES through the science of psychology.

"Last came a study of the world of FINANCE—that complex world where results are more often than

not obtained by a complete reversal of the tactics of trade.

"For the information of any prospective 'ad school' pupil, I will state that these studies have occupied me seventeen years—and I learn every day.

"I regard these studies, in the order named, as the logical steps *one must pass through* before we have the finished product that I term 'The Writer-Salesman.'"

Mr. Ruxton then quotes the following from an article written by A. L. MacBain in *System*.

"'Lincoln, it is related, early learned in beginning the study of law that he did not know what it was to prove a thing. By means of careful, conscientious study, in which he took up the problems of Euclid, one by one, he satisfied himself that he then realized absolutely what it meant TO PROVE A PROPOSITION.

**Proving Your Proposition**      "'The salesman who determines with absolute accuracy what it means first, to prove a proposition, and, second, to apply the general principles of demonstration to an immediate matter in hand, knows just how far to go in making his demonstration; what to include, and what not to include. He can see in his mind's eye the chain of evidence that he is fashioning, and will make that fabric of the mind exact, logical and convincing. Exactness must be called for that knowledge of the proposition may be imparted by the demonstrator to his auditor; the chain of demonstration must be logical in order to lead from the known facts taken as a premise to the conclusion which it is desired to establish, and exactness of state-

ment arranged in logical order can lead to but one conclusion—the convincing of the ‘prospect.’

“I regard, as a primary qualification of the writer-salesman, the ability to reason closely, consecutively, without a break in the chain of evidence; to this should be added the faculty of *happy contrast*, of *clearness*, *force*, and *brilliancy* of style.

“*PRESENTATION is nine parts experience and judgment—one part writing.*”

From another book of Mr. Ruxton’s entitled “The Art of Resultful Letter Writing” and published by the Mailbag Publishing Company, we quote the following:

**The Origin of Sales** “Inquiries are the seed from which spring sales. A good inquiry-bringing

letter can easily double or treble the volume of sales by bringing in double or treble the past ratio of inquiries. As we proceed we will see that ALL well written letters (*Inquiry-Bringers*, *Sales* and *Follow-Ups*) are governed by one set of principles in their construction. They must each *arouse Attention*, *create Interest*, *stimulate Desire*, and *bring about Action*.

“To my mind a good letter, accomplishing the purpose for which it is intended, compares in principle exactly with the principle of the wedge, and this may be illustrated as follows, the wedge being the letter itself, and the divisions different parts of that letter.

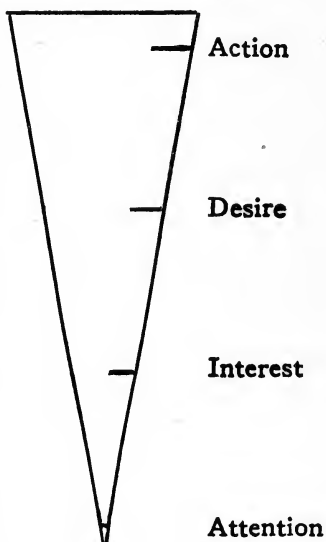
“The opening paragraph is the sharp end of the wedge, representing the Attention section; as perusal proceeds Attention deepens to Interest, then to Desire, and finally, around the last paragraph, to Action.

"Let us take a typical 'Inquiry-Bringer' and see if we can observe these principles working out in mathematical sequence—the following letter brought forty per cent inquiries on an investment proposition—an extraordinarily high percentage in a field where the average 'Inquiry - Bringer' secures about 2 to 6 per cent only of inquiries.

"Observe how closely the letter follows mentally the 'wedge' principle that we illustrate physically. This is one secret of its success.

"If the letter is carefully studied another secret for its success will disclose itself, constituting a second and very effective principle to use in 'Inquiry-Getting' letters, provided it is not carried too far.

"I consider this second principle of great importance and I want you, reader, to find it yourself, out of the letter, if you can.



**What Made This Letter 'Pull'?** "Apart from the construction and wording of this letter, what made it 'pull' the inquiries as it did?

What factor in human nature was played on so that readers fairly 'itched' to answer it? The factor worked



upon can be expressed in one word—what is that word? If, after reading the letter, you feel as if you would like to answer it and get the reply, ask yourself why. Ask yourself what urge the letter contains to make you feel that way. If you come at the matter this way it is safe to say I will have succeeded in getting a principle of successful letter writing into your mind that you will never forget, but, on the contrary, will use to your profit year after year.

“Our next chapter will tell you the second factor that made the letter ‘pull.’ Try and anticipate that information so that you may compare notes.

**Attention** ‘Dear Sir:—

**Section** ‘Men made iron and steel for many years, yet it remained to the latter half of the nineteenth century to revolutionize the industry and to give growth and multiplication to ‘A thousand millionaires.’

‘Men ‘in steel’ while this magic change was in progress, made fortunes, literally ‘in a night;’ its history has proven a romance of industry.

‘And it is about to be duplicated—not in steel, but in another industry that stands in the same position that steel stood half a century ago.

**Interest** ‘It is ripe for revolution—and revolution  
**Section** is upon it—it also will make ‘A thousand millionaires.’

‘To-day it presents one of the most promising openings for capital—large or small—it is possible to conceive.

‘The conditions governing it are—extraordinary—unique—its promise is spectacular—it will not alone duplicate, but exceed the marvelous record of steel.

**Desire Section**      'May we tell you about it?  
'You can share with us in the rewards just ahead.

**Action Section**      'We have prepared a brochure for limited distribution among men we believe will be interested in the FACTS; it is expensive, and we do not wish to mail it to you without the assurance that it will be at least READ. If you would like to read it, and will make request on enclosed postal, this brochure will be mailed to you entirely without expense or obligation.

'May we send it?

'Very truly yours,'

"It will be perceived that the object of this letter was not to make a sale but to produce an inquiry. In producing an inquiry that ultimately turned into a sale the letter became of course part of the sales' campaign, and of course the sale was its final objective. The important thing to grasp here is that the act of selling is arrived at by a series of steps not usually apparent to the *buyer*, and sometimes not even apparent to the *seller*. Many salesmen are splendid result-producers yet cannot tell exactly how they make their sales. If their methods are examined, however, it will be seen that they all, by different ways, methods, manners and ideas, pass the 'prospect' through the stages of *Attention*, *Interest*, *Desire*, and *Action*, 'closing' when, in their judgment, they have the man before them at the final stage.

"I stated there was another motive in which the four named were bathed, as it were, and asked my readers

to express that motive by a single word—that word is —*curiosity*.

“Read the letter again and you will see it lacks a positive subject—we explain the properties of a thing without saying what the thing itself is. In a sense the letter is an interesting conundrum that it is to the interest (through the Desire Section) of the reader to have solved. His only method of getting the answer is to write—hence 40 per cent did write.

“The information given in a letter is one of its points of contact with the human mind, but its success lies, not merely with its information, nor with its opening nor closing paragraphs, but in the sustained skill and thought throughout it, on the page, in the paragraphs, in the sentences, and sections of sentences ‘five words long.’

“This fact explains why what seems to be an extraordinarily bad letter from the standpoint of the ‘experts’ will still produce extraordinary results. It is a fact that the writer of a letter, intensely in earnest, will violate all rules of construction and have his presentation topsy turvy, and it is also a fact that the reader, gripped by that earnestness, will mentally reconstruct the letter and give it its right setting and sequence. That both parties act subconsciously and without conscious knowledge of what they are doing mentally in no wise alters the fact that it is done.

“In the light of all this we may draw a few helpful conclusions I think, the first being that no man in whom earnestness and enthusiasm burn need despair of being a good letter writer simply because he lacks a knowledge of the technique of the art, and I think

we may as fairly conclude that if we can take this earnest, enthusiastic man and give him a knowledge of the technique of the art his results will triple or quadruple.

**Earnestness** "Now what, in the last analysis, makes and for earnestness and enthusiasm? Simply the consciousness of being enabled to render a fellow-being service. The **Enthusiasm** man with a thing that saves the world time, or labor, or money, is a man working a great economic benefit—he can teach us to do things better, cheaper, faster.

"Bring this man opposite another man—a cynic if you please,—and watch him warm up and tell and demonstrate what he has till he has the other fellow convinced in spite of anything. Why? Because a living, breathing man is before him into whose face and eyes he can look and watch and be stimulated by the effect of his words as mirrored in the other's countenance.

"Take our service man away and place him opposite a typewriter, a blank sheet of writing paper, carbon paper, and an envelope, and watch what happens; his eyes see material where before they saw spiritual things; he is no longer faced with flesh and blood and heart and brain and soul and spirit but with cold, immobile dead things—he is demagnetized.

"But not if he possesses Imagination. Through that precious faculty, 'The eye of the soul,' he still faces a human being, and as he talks to him through writing symbols he can watch his expression change as he

brings him through the stages of *Attention*, *Interest*, *Desire* and *Action*. Imagination has transformed a purely mechanical rule or principle into a thing of pulsing life and he deals again, in the solitude of office or den, with living men and women.

"By that method he must learn to sway a thousand or a hundred thousand minds precisely as he swayed that one—this he must do if he is to spread his message broadcast by means of the mails—this he must do if he wants to achieve in a year what would represent a century of time under other conditions—this he must do, and can do, if within himself he has that rare, fine ethereal quality termed IMAGINATION that,—

‘Gathers up  
The undiscovered Universe,  
Like jewels in a jasper cup.’”

The following is a quotation from a little booklet by Mr. Ruxton entitled "Ten Faults of Untrained Business Writers."

"Some words flash a mental picture to the brain. Some writers have the power of momentarily presenting us with a series of brain-pictures through the words that they use, and, as a consequence, we either like these writers or consider them masters in the art of writing.

### Words That Generate Thought

"How forcible are right words."—Bible.

"One of the faults of the untrained writer lies in his use of flat, drab words. Before these the brain of the man at rest sits as a man might sit before the screen

of a cinematograph, but, in lieu of witnessing vivid pictures constantly flashed thereon he sees nothing but a dull monotonous series of blurred and uninteresting reels.

"In the writing craft we call this condition 'Verbosity.' Vapid, weak, uninteresting words are used far too much and far too often in conveying an idea. The untrained writer is unconscious of the suggestive power of a few rightly chosen words. The trained writer, conscious of their power, leaves them stand alone, like lighthouses on the sea. As Brisbane says, 'The art of writing consists in saying a hundred words that will cause the reader to think a thousand.' 'A little drop of ink may make a million think.'

### Self Praise is Resented or Discounted

"The less you speak of your greatness, the more I shall think of it."—*Lord Bacon*.

"The next fault of which we find an untrained writer guilty (this rules in advertising only, of course) is that of praising his product, instead of putting the reader in such a position that he will praise that product.

"We are all pretty well aware of the truth and force of the old proverb, 'Self-praise is no recommendation,' yet in advertising, at least, most writers seem to forget that the principle holds as true there as it does anywhere else—self-praise of the article or service being sold either sickens the reader, or brings about a condition of frank disbelief. This frame of mind is avoided if certain facts in relation to the article are stated in such a manner that a deduction must be in-

evitably drawn by the reader, in favor of the advertiser.

"By this method an article may be described and highly praised without a word of praise being inscribed in the manuscript itself. The praise is written where it should be, on the brain of the reader, and the praise comes from the source it should, i. e., the reader himself.

### **Claims Are Not Proofs**

"Wine and the sun will make vinegar without any shouting to help them."—George Eliot.

"The third fault of the untrained writer lies in the ostrich-like proclivity he has of taking belief for granted. He seems to feel that his statements will be implicitly believed, consequently he claims everything, but proves nothing, and consequently again, he convinces only about three per cent of the hundred per cent of people that he goes to.

### **Uncrystallized Thought**

"Clearness is the ornament of profound thought."  
—Vauvenargues.

"The fourth fault of the untrained writer lies in his failure to accurately reflect his whole thought on the paper before him, the essence of his thought is somehow lost between brain and paper.

"This is why we very often find a good speaker is a bad writer. The man who can talk well is accustomed to expressing his thoughts by the fluent flow of tongue rather than the slow process of hand. Place pen and paper before such a man and you will find

his flow of thought obstructed by the brake of physical effort necessarily experienced in photographing his entire thought, his exact thought, and every shade of his thought, on paper, so that its light will reflect, in turn, into the dark recesses of the other man's brain, and thus enlighten him.

### **Eagerness Defeats Itself**

"Beware of no man more than yourself:  
We carry our worst enemies within us."

—C. H. Spurgeon.

"The fifth fault of the untrained writer lies in his desire to begin at a point of specialized interest to himself in lieu of a point of general interest to the majority of his readers; in other words, a business man selling flowers is very apt to begin his sales talk by offering a bouquet of roses at a certain price, or a Panama hat at a certain price, forgetting that the associations connected with a bouquet of roses (or a Panama hat) are infinitely more interesting to the great majority of people than the products in themselves.

"A thousand men in a city, let us say, buy flowers. They know what they want and they know about the price they should pay for what they want, and these thousand people are probably interested enough in a bouquet of roses offered at a dollar (if that happens to be a good deal below the regular market price). Ten thousand other people, however, do not buy flowers, and are not interested primarily either in a bouquet of roses or the price mark of one dollar. That means they would pick up such a piece of advertising matter



and throw it down without being in the least bit interested in the specialized appeal of the flower man.

"Those ten thousand people, however, comprise men and women, who, in the natural course of events, have social gatherings and meetings, people who have love affairs, who consummate marriages, christen babies, bury friends, relatives, etc. If they are approached at a point of general interest explaining the function of flowers or the import of flowers in circumstances that touch their lives, they are at once interested. By just such means can a large proportion of those ten thousand non-buyers be made buyers.

### **Words, Like Two-Edged Swords, Cut Both Ways**

"Talent is something, but fact is everything."

—W. P. Sargill.

"The sixth fault of the untrained writer lies in a certain tactlessness brought about by an unhappy choice of words to express his thought. For instance, a prominent hotel, in one of its letters asking for guests, states that patrons are permitted to ride in the hotel bus.' 'Permitted' is a patronizing and condescending word which is certainly not modified by the words 'at our expense' being added; this hotel, in fact, by unfortunate phrasing, succeeds in imparting a kind of charitable idea to the whole transaction. This, of course, is not what is desired; it is nevertheless what is brought about.

### **Lack of Coherence**

"Logic is the art of thinking well."

—Lord Kames.

"The seventh fault of the untrained writer lies in his inability to grasp the whole subject in his mind from start to finish before he begins to write. As a consequence his points are not arranged and expressed in logical consecutive order, but resemble a musical effort with promising strains of melody constantly interrupted by discords. The thought of the untrained writer is about *ten words long*. He puts it down. Another thought crops up, in no way relating to the first, or, bearing a very strained relation to it, but that goes down too. As a consequence we have a collection of differing thoughts all thrown together and forming a veritable literary or advertising 'chop-suey.'

### The Advertising Punch

"Authors must not, like Chinese soldiers, expect to win victories by turning somersets in the air."

—Longfellow.

"The untrained writer is absolutely unfamiliar with the art of setting the other man's mind in motion and gradually accelerating momentum by a series of little 'urges' or 'power-strokes.' His methods are raw and crude; he wants to do the thing he has to do all at once.

"Successful writing like successful motoring does not consist in throwing in the gears in the fraction of a second; it gradually engages the gears so that the weight being propelled is gradually taken up and the shock to the mechanism eliminated by the momentum and weight of the car or boat.

"Physical and psychical facts frequently bear a close relationship. A man must be coaxed, not 'punched' into action.

### Eye in Lieu of Brain Judgment

"A copious manner of expression gives strength and weight to our ideas, which frequently make impression on the mind as iron does upon solid bodies, rather by repeated strokes than a single blow."—Melmouth.

"The untrained writer falls into the grievous error of supposing that anything long must be verbose. In other words he judges manuscript by the eye in lieu of by the brain. The words necessary to completely express an idea or thought to the other man are the words necessary to that task, be they a hundred or a hundred thousand. On the other hand, our untrained writer is equally apt to fall into the other extreme of supposing that anything short must be 'punchy' or 'snappy.' Again he judges by the eye in lieu of the brain. In both cases he judges wrong.

### Why Many Fail

"Though not always called upon to condemn ourselves, it is always safe to suspect ourselves."—Whately.

"We now come to the most grievous fault of the untrained writer, comprising nothing more or less than ignorance of his own short-comings and limitations. He is what he is, and being incapable of getting outside of himself, he commits the error of judging others by his own mental standards."

We hope this chapter will give the student an appre-

ciation of a high letter writing standard and a determination never to be satisfied until that standard is reached.

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### SUMMARY

1. An action-getting letter is a first-class salesman on paper.

2. The ability to write must grow by study and practice.

3. The writer must be able to reason clearly and logically and prove his case.

4. A letter must bring inquiries or it is a failure.

5. Inquiries result from arousing attention, creating interest, stimulating desire and bringing about action.

6. Curiosity is a "pulling" factor in playing on human nature.

7. A good result-getting letter may not always follow the rules of construction.

8. Enthusiasm is one of the qualities which a successful letter writer must possess.

9. Imagination is absolutely essential if one is to become a great letter writer.

10. Use words which make a picture on the mind's eye of the reader. "The art of writing consists in saying a hundred words and making the reader think a thousand."

11. Praising your proposition is no recommendation. A mere claim does not prove anything.

12. Thought is sometimes lost between brain and paper.

13. The association of a product is more interesting to the great majority of people than the product itself.

14. Use tactful words.

15. Arrange your points logically.

16. Moderation was the law of the Greeks. The reader can be led gradually to think as you do. You must coax the man to act.

17. Use as many words as are necessary to completely express an idea or thought be they a hundred or a hundred thousand.

18. Do not condemn, but always suspect yourself.

## CHAPTER THIRTEEN

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### The Secret of an Effective Speech

**Value of Public Speaking**      Very few men have ever been taught how to talk well, how to express themselves effectively. Yet every student would greatly profit by a good course of instruction in public speaking. It is almost surprising to see the number of business and professional men who are found in public speaking classes in city Y. M. C. A.'s and in such classes when formed in Advertising Clubs and other business organizations.

A prominent city physician took such a course because he said he had made a most inglorious failure when he attempted to give an address before a medical association. When he faced his audience and found all eyes fastened upon him he forgot everything he had prepared and was obliged to sit down in confusion. A prominent corporation president took such a course in order to be able to intelligently and effectively address his own salesmen.

**Learn to Think on Your Feet**      How humiliating it must be to a business man who does not have sufficient training and experience in public speaking to enable him to intelligently and appropriately introduce a speaker to the members of a business club at a noonday luncheon without having to write out his introduction and read it. Yet I have

seen a bank president who was obliged to introduce a noonday speaker in this way.

Elbert Hubbard once said: "Truth badly spoken dies and dries and blows away while a lie well launched sometimes lives for ages." How true this is! It has taken the world a long time to believe in the truths of democracy and to recognize the falsehoods of tyranny and autocracy. Mr. Bryan has said: "The greatest compliment any speaker can pay to the subject he is discussing is to tell the truth about it and tell it effectively." To know the truth is a great asset in itself but to be able to tell it with skill and power is to greatly add to one's influence in a community. "The work of eloquence," said Emerson, "is to change the opinions of a lifetime in twenty minutes." A thorough knowledge of one's subject is the beginning of eloquence. "The orator is the man who inwardly digests facts and whose speech, therefore, becomes a living product." Socrates once said: "Every man is eloquent in that which he clearly understands," while Disraeli said: "Eloquence is logic on fire." Another way to express the same idea would be to say that eloquence is facts on fire, because logic is based upon facts. The late Senator Tillman said he never wrote but one speech in his life and that one he threw away but he said he never spoke on any subject until he was thoroughly familiar with it.

**Definition of a Good Talker** In this discussion we are just as much interested in a man's ability to talk well in private conversation and in business as in public. Of course, we know that the man who learns to talk well in private conversation

can also talk well in public when he has had the necessary practice. "The good talker is one who can speak easily, fluently, correctly, pleasingly, and convincingly in daily life." Every young man is ambitious to make a success in life—to reach a high position. The attainment of that ambition will depend very largely upon *what he says and how he says it*—upon his ability to think clearly and talk effectively.

### **Advantages of Being a Speaker**

A good speaker always has an advantage. His friends envy and admire him. The ability to talk well often enables a man to succeed where he would otherwise fail. It enables him to make friends and to please people. Such a man is welcome everywhere. He makes influential friends that he would not otherwise make. He finds a welcome in every gathering. He is often called upon to speak in public. He is naturally looked upon as a leader because he places himself in a position of leadership in any community. Every community honors its speakers, and the world honors and always will honor such great orators as Cicero, Demosthenes, Gladstone, Wendell Phillips and Daniel Webster.

### **How to Prepare a Speech**

The ordinary business and professional man is often at a loss to know how to go about the preparation of even a ten or fifteen minute speech. I have worked out a method of my own which has proven to be very simple and very effective. First you get the facts and think them over. Then make a simple outline on a piece of



paper. If you have ten points and wish to talk one minute on each point, put down a series of numbers from 1 to 10. The first idea that comes to your mind place after No. 1. The second idea after 2 and so on to the end. Then study your outline very carefully in relation to the facts. You are very likely to find that statement No. 1 is not the logical opening statement. So make a new outline and an entirely new arrangement of your facts. Your final outline is a logical arrangement of the points you wish to make, while in your preliminary outline pay no attention to logical arrangement. The student who follows this simple method will find himself on the high road to success as a speaker. So many men say they do not know how to begin the preparation of a talk that this method is suggested since it shows one how to begin and then improve upon the beginning.

When I first began to do public speaking, I carried my outline with me for fear of forgetting it. But practice soon enabled me to remember the outline without any difficulty. I find it entirely unnecessary now to ever use an outline in speaking. If I am obliged to prepare a talk in a hurry I often make a mental outline and find no difficulty in following it.

**Three** Without considering the personality or  
**Factors to** character of the speaker, there are three  
**Consider** basic factors to be considered in the  
preparation and delivery of an address.

They are as follows:—

1. *Facts—knowing what you are talking about.*
2. *Sincerity—conviction as to the truth of your facts.*

### 3. *Art—the ability to talk effectively and convincingly.*

Very few great speakers write out their addresses and commit them to memory. They think them out and give them according to outline. A written address is always stilted. A writer will write things that he would not say. He will write things in a way that he would not say them. Therefore, such an address is usually stilted and formal. In this connection the attention of the student is called to the Gettysburg address of Edward Everett which was formal and scholarly in contrast to the informal address of Abraham Lincoln which was outlined on an envelope and given extemporaneously. The address of Everett is forgotten while the address of Lincoln will live as long as this Republic shall endure. Everett's address is forgotten because it was cold and scholarly; Lincoln's is remembered because it was a heart appeal to the heart of humanity.

**Methods of Great Orators**     The late Senator Dolliver, one of the great orators of the country, made an outline and prepared his address from that. Mr. Bryan prepares a careful outline with subheads if necessary, then thinks out his address. After a speaker carefully thinks out his address, he can usually dictate it word for word and give it in the same way if he so desires. Such an address is always given from the heart and as a rule it is not given twice in exactly the same language.

A good lecture is usually a growth. A man prepares a twenty minute talk, then keeps adding to it and improving it until finally he has a full-fledged lecture.

Mr. Bryan says one of his best known lectures was evolved in this way.

The student will profit greatly by the following analysis on the subject of public speaking by the late Bishop James W. Bashford, who was prominent for forty years as a preacher, college president and Bishop. We make the quotation from a textbook on Public Speaking by Fulton and Trueblood.

## DEFINITION OF ORATORY

### I. Definition

ELOQUENCE in its literal meaning IS THE SPEAKING OUT OF THAT WHICH IS WITHIN ONE. This definition expresses simply the impulse to utterance which characterizes the orator. It does not state the aim of his speech. Herbert Spencer goes a step further and defines rhetoric as the ART OF MENTAL TRANSPORTATION. He recognizes the hearer to whom the truth is to be conveyed as well as the speaker who utters his convictions. But Spencer's definition does not recognize the end of eloquence. The orator is indeed a carrier of the truth. But he is engaged in something more than a mental postal service. He is not content simply to convey his thoughts to another mind and leave them at its door. He aims rather to make his purposes enter into and become a part of the persons to whom he speaks. Eloquence is the ART OF SPIRITUAL REPRODUCTION, rather than of spiritual transportation. It is measured by the success of the speaker in making his thought, feeling and will incarnate in other lives.

## II. DIVISIONS OF THE SUBJECT

### 1. First Question

Before turning to the textbooks for the divisions of our theme, let us attempt to reach them by the method of experiment. Were I to invite each reader to deliver an address, the first question which would arise in your mind would relate to your **PERSONAL FITNESS** for the task. In other words, you would regard the invitation from a personal point of view. This consideration is appropriate, because **PERSONALITY** is an essential element of eloquence.

### 2. Second Question

But if you feel that in favorable circumstances you could influence people through speech, a second question would arise before you would accept the invitation to make an address, namely: **WHAT AM I TO SPEAK ABOUT?** Am I to lecture upon politics, or literature, or history, or art, or religion? You might readily consent to bring one message to an audience and decline to treat another subject in public. **The** second question, therefore, relates to the **MATTER** of the discourse. Thus the matter or the truth to be presented becomes the second division of oratory.

### 3. Third Question

But if you have had experience in speaking, or if you have a genius for the work, you will ask a third question, relating to the **AUDIENCE** and to the **OCCASION**. Is the audience composed of children or adults? What is its degree of cultivation? What is

the occasion which brings the people together? Have they come for instruction, for encouragement or for entertainment? The third question, therefore, relates to the nature and condition of the audience. As, however, the speaker cannot make or change occasions, we may say that the third element of success consists in his ART of finding a suitable message for the occasion and in adapting the matter of his discourse to the audience.

A score of other questions may arise in regard to public speaking, relating to the time, place, compensation, etc. But all these questions can be referred to one of the three divisions already named. They affect the MESSENGER, the MESSAGE, or the MASSES.

#### 4. Criticism

An analysis of criticism will also show that critics unconsciously adopt these three divisions of the subject. However numerous and varied the opinions which one hears pronounced upon public speakers, he will find that they invariably consist of an estimate of the ORATOR, or they relate to the matter of his DISCOURSE, or they refer to his DELIVERY.

Inasmuch, therefore, as we have found the three elements entering into oratory, let us call them by the more abstract but inclusive terms, PERSONALITY, TRUTH, and ART.

#### 5. Ancient Rhetorical Works

If we now turn to the standard textbooks on Rhetoric, we shall find one or more of these divisions of our subject recognized by each. Aristotle wrote a book

which the BRITANNICA pronounces the most scientific work on rhetoric yet produced. Aristotle's two divisions of the subject are: INVENTION, and STYLE. Invention relates to the gathering of the matter of the discourse by reading and observation, and to the development of the discourse by thinking. Under Style, Aristotle treats of the ARRANGEMENT of the matter, and its ADAPTATION to the audience. His work, therefore, covers our last two divisions of the subject. Quintilian quotes in his INSTITUTIO ORATORIA Cato's maxim: "The orator is the good man who is skilled in speaking." The author also tells us how the orator may develop a good character. He treats the whole subject of education, especially of moral culture, as essential to the highest success in public speaking. Quintilian thus lays stress upon PERSONALITY.

### 6. Modern Textbooks

Most modern writers on rhetoric repeat the two divisions of Aristotle. The most marked exception, perhaps, is Whately, whose ELEMENTS OF RHETORIC is recognized by the BRITANNICA as the best modern textbook upon this subject. Whately's four divisions are: THE UNDERSTANDING; THE WILL; STYLE; DELIVERY OR ELOCUTION.

A little study of Whately's division shows that the first two refer to the SPEAKER and the second two relate to the ADAPTATION OF THE MESSAGE TO THE AUDIENCE. A study of his chapters on the Understanding will also show that under this head he includes much that Aristotle presents under In-

vention, or the preparation of the message. A few of the more suggestive modern textbooks emphasize one or more of these three elements to the exclusion of the rest. Spencer's essay upon the PHILOSOPHY OF STYLE treats only of our third division. Previous to Mr. Spencer's essay, style or art in Rhetoric had been treated almost exclusively with reference to the ideal form of the composition. Spencer brings out the neglected element of ADAPTATION TO THE AUDIENCE. He defines that style as best which conveys the thought to the hearers *with the least possible effort upon their part*.

### Illustrations

I well remember the surprise with which I first listened to Wendell Phillips. The language and tones and gestures were so perfectly adapted to the thought that he seemed the most natural speaker I had ever heard. The language and tones were natural, not in the sense of customary, but in the sense of fitting. It seemed as if there was no other method of expressing such sentiments, and that all persons would speak in the same natural manner. Alas, alas, experience and observation show us how far most of us are from the spontaneous use of this natural method of expression! Accepting the definition given above, Mr. Phillips' art was more nearly perfect than that of any other man I have ever heard. Mr. Beecher and Mr. Spurgeon were his nearest rivals; but there was a classic finish combined with the utmost naturalness in Mr. Phillips' speech which Beecher and Spurgeon never quite attained.

### Difficulties of Art

Those who have mastered, in some measure, the art of human expression, testify to the difficulties which attend its acquirement. Demosthenes was at first hissed from the bema; Disraeli was laughed down in his first attempt to speak in Parliament; Webster failed in his first declamation; Bishop Simpson turned from the ministry and studied medicine, because he thought he could not speak. Demosthenes recognized that emotion is so delicate and changing, that thought has so many shades of meaning, and purpose so many degrees of intensity, and character is so complex, that with even the Greek language—the most perfect instrument of human expression—he was accustomed to say: “The great oration must be, as it were, carved in brass.”

### Reasons Why Art is Difficult

A moment's contemplation shows why the art of speaking is difficult. All artists know how delicate is the art of making canvas and pigment express thought and emotion and character through the face and form portrayed; but the orator, by the sparkling of the eye or the change of his countenance, must often express to an audience in a moment what the painter labors for months to portray. Sculpture is a great art, as its possibilities are revealed by Michael Angelo; but the orator must in a single oration assume the attitude of a score of statues, upon any one of which even Angelo might have labored for months. Music is so difficult that its mastery demands the genius and the toil of a Beethoven; but the orator uses the



most subtle musical instrument in the world—the human voice, and instead of being permitted to pause like the musician upon a single note long enough to express its full significance, he is often required to sweep the scale in a single word. No one dreams that an Angelo could have carved his “Moses,” or Leonardo da Vinci have painted the “Last Supper,” or Beethoven have composed his “9th Symphony,” without years of study and practice; but we have the strange presumption to suppose that all a young American has to do, in order to combine all these arts and to become an orator, is to stand up before his fellow-citizens, without either *character in himself*, or *matter in his speech*, or *art in his expression*, and simply “spout.”

### Illustrations of Adaptation

Perhaps the best American illustrations of art in political speaking are found in the speeches of Henry Clay and Abraham Lincoln. The latest biography of Mr. Clay lays special emphasis on his power to put the ideas of his generation in a form for popular approval; and affirms that Mr. Clay put more laws into final shape and carried them through Congress than any other representative of the American people. In this regard he excelled Mr. Blaine, though Mr. Blaine is one of the finest expositors of the principles of his party which our present political life has produced. It is said that Mr. Clay once stated an argument before a jury in four different forms, wearying two very intelligent auditors who fully comprehended his argument the first time he stated it. When one of these

hearers who was a special friend to Mr. Clay mentioned his repetitions deprecatingly, Mr. Clay replied: "Did you see the juryman in blue jeans, sitting in the corner?" "No," said his friend, "What of him?" "The first time I stated the argument," said Mr. Clay, "I won eleven jurymen. But one must secure twelve jurymen to win a case. I saw that the obstinate juryman was ignorant, and so stated my argument a second time, changing the illustrations. He wavered in his opposition. I stated it a third time. He wavered still more and seemed inclined to my side. I stated the argument a fourth time and won the juror, and shall have the verdict." And Mr. Clay secured the verdict, because he had not simply the art which stated an argument so that a juryman might understand him, but the art which stated an argument so that the juryman *could not misunderstand him*. "Why do you repeat the truth twenty times to the boys," said John Wesley's father to John Wesley's mother, "Because," said the mother, "the children have not learned the lesson when I have repeated it nineteen times." It was this willingness to repeat line upon line and precept upon precept which enabled the mother of the Wesleys to give England two of the noblest sons of the eighteenth century.

The artist Carpenter once asked Mr. Lincoln the secret of his success in the remarkable debates with Mr. Douglass. Lincoln replied in substance as follows: "I studied the other side of the question until I knew all the arguments which Senator Douglass could present, and until I could state these arguments, at least, as well as he. I then framed answers to each of the

possible positions which he might take; and so was prepared for any contest upon that subject."

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### SUMMARY

Industry in gathering facts, a mind open to the significance of the facts, possessing vision and insight, and power in grasping principles; a candid mind, dealing honestly with itself and with others, with a strange combination of faith and humility, sure that there is more truth than is yet mastered, and ready to abandon preconceived theories for larger knowledge; above all, an obedient will, ready to live out at all hazards new truth gained, and thus advancing in knowledge by the scientific method—these are the conditions for the mastery of the truth. The orator who thus interprets the truth for his generation must be heard, for the forces of the universe are on his side.

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### SUMMARY

1. The ability to express oneself effectively is a necessary business accomplishment if one is to influence those with whom one comes in contact and if one is to be a leader.

2. A speech must be outlined, mentally if necessary, i. e., the points to be discussed collected, then logically arranged.

3. The speech itself must be based on facts, sincerity and art.

4. Do not commit to memory because you may then lose the heart appeal unless you exercise great care.

5. Eloquence is the Art of Spiritual Reproduction.

6. The three elements of oratory are the orator, the message, and the delivery.

7. Be natural.

8. State your arguments so that you cannot be misunderstood.

9. Make a study of your weaknesses and use the process of "elimination by substitution" on them.

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### EXERCISES

1. Hold an extemporaneous conversation between an employer and an applicant for a position. (One student acting as employer and another as applicant.)

2. Debate on some subject of local interest.

## CHAPTER FOURTEEN

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### **Harnessing Your Memory and Your Imagination**

**Definition** According to Webster's Dictionary, of memory is "the mental reproduction of impressions or thoughts previously entertained and the recognition of them as belonging to previous experience."

Just as the telephone is an extension of the human voice so is a good memory an extension of the human mind. A good memory adds wonderfully to one's power. It depends largely upon attention, observation, association and visualization.

**Attention is Necessary** When introduced to a stranger be certain you understand the name. If uncertain as to the pronunciation, have it repeated. You cannot remember a name or a fact unless you know in the first place what that name or fact is. If his name is Campbell look at him and note if there is anything about him that would remind you of a camel. This causes you to think. It causes the name to be photographed upon the sensitized negative plate of the brain.

Isn't it a fact that when you are introduced to a stranger you usually do not remember the name thirty seconds? You do not pay attention to the name. You

do not closely observe him and you do not associate the name with some outstanding feature.

**Observe** You step into an elevator in an office  
**Closely** building and out of it again without really observing the people who were packed around you like sardines in a can. Yet a detective makes a minute study of everyone in the car and does it almost at a glance. A paying teller in a bank who sees you once and hears your name studies you so carefully that when you return he speaks your name like an old friend. He does it through paying attention to what he is doing, observing you minutely and associating your name and face in such a way that he can speak your name instantly when he sees you. You do not expect a stamp to stick without moistening it. How then do you expect a name or a fact to stick in your mind without paying attention to it?

**Association of Ideas** David M. Roth, author of Roth's Memory Course, says: "Practically all mental action and development are based on the association of ideas, and the use of the visual faculty. Without association of some kind there can be no memory."

When you mention submarine, Germany and the horrors of war instantly flash into your memory. When San Juan Hill is mentioned there immediately stands before you the picture of the Rough Rider and the entire career of Theodore Roosevelt. You therefore see that one idea or even one word may, through

association, bring up a whole train of thoughts. "The strongest bond you can form is to have an association between the face impression and some picture that the name suggests. See them together in your mind's eye." A "Dr. Price" once pulled one of my teeth and his price was such that I readily associated it with his name.

**Make Mind Pictures** Emerson says, "We get ninety per cent of our education through the eyes." That is due to the fact that nature has given the sense of sight as great if not greater power to impress the brain than any of the other senses. Therefore the eye should be carefully trained to observe. It will also be necessary for you to use your imagination. Have you been letting it lie dormant? If so, awaken it. Make it form pictures that will be impressed permanently upon your memory. Impressions must be deep and vivid in order to enable you to recall them.

In this connection Mr. Roth offers some good suggestions in his work on memory training from which we quote the following.

**Exaggeration an Aid** "Exaggeration is mentally to enlarge, or magnify the objects or incidents to more than their actual proportions. For instance, if you see a cow in a field you will be more likely to hold the impression, if your imagination makes you see the cow as big as an elephant.

"This is the idea used by the cartoonist. You see

it used in advertising, on billboards and in many different ways and take it as a matter of course. You are so accustomed to seeing these distorted pictures that even the artist's extreme exaggeration does not strike you as unusual. This is what you must learn to do with your imagination. At times be a cartoonist with the things you wish to remember. Enlarge them to unusual and unnatural proportions if necessary.

"Exaggeration is a most practical principle, and the use of it enables us to make lasting impressions on the mind.

**Value of Motion** "The mind has always been strongly attracted to motion of every kind. Children like to see the wheels go around. Something moving in a show-window will always attract the passers-by.

**Unusual Associations** "It is the occurrences in life that are out of the ordinary, unusual, and different from what we are in the habit of seeing effectively that impress us. At night we relate to those at home the unusual happenings of the day.

"Take advantage of the fact that things out of the ordinary impress us more than those that are commonplace. In order to retain your visual associations you must make them unusual. Some of us find it necessary to make these associations grotesque and ludicrous, although I do not recommend the extreme use of this.



“There is no limit to the use of Exaggeration, Motion, or the Unusual, in forming your mental views.”

**Visualizing an Object** Suppose you think of a forest, a mountain, a river, or Niagara Falls. Does the idea of a forest bring up a vivid picture of a forest? Can you close your eyes and see the great green trees as they sway back and forth in the summer breeze?

When you think of Pike's Peak do you visualize it as it stands a great towering heap of earth, rocks and trees some eight thousand feet higher than the valley at its feet? Can you shut your eyes and see a picture of Niagara Falls, as the water plunges some hundreds of feet to the river below?

When you read about a cow, a dog, a horse, automobile, fountain pen, hat or suit of clothes do you have a vivid mental picture of each? When you are introduced to a stranger do you aim to get such a mental picture of him that he will not easily fade from your memory?

Utilize every opportunity you have to develop your memory in accordance with the principles just indicated and you will greatly increase your power to remember. Since this subject has been called to your attention you will realize opportunities for memory training that never occurred to you before as the following will indicate:

A man stopped me on the street one day and told me to send a book to a friend of his. The name he gave me was familiar so I did not need to make note of it. But I asked him what the initials were, with the idea

of writing them down. He said the initials were R. A. I realized at once that I should have no trouble in remembering them because I have a brother with the same initials. I met another man whose name was Peculia. I immediately associated his name and face with the word peculiar. I said to myself, "Here is a man with a peculiar name and a peculiar face. In other words, he is a peculiar man." I concentrated my mind upon his face until I got a complete image of it. Then I had no trouble with either name or face.

**Remembering People's Names**      A friend of mine went into a strange tailor shop in Chicago and ordered a suit. The man who made the sale was a very agreeable and attentive little man. My friend got the suit and left the city. Three years later he was in Chicago and decided to get another suit at the same place. He went in and was met at the door by the same man who sold him the suit three years before. With a smile the tailor walked up to my friend and said: "Why, how do you do, Mr. Jones? I am very glad to see you." My friend said: "How is it possible for you to pick my face out of the thousands who have been in here since I was here three years ago, and how is it possible for you to remember my name and associate it with my face?" The tailor said: "That is a very important part of my business." It was, and it will be a very important part of the business of the future for a man not only to remember names and faces, but facts as they relate to every phase of his business. To develop a good memory is to overcome indifference, carelessness, and

laxity and to develop to a large degree the important qualities of *attention, concentration, alertness, and observation*. It is a big social and financial asset.

**Value of Imagination** We next come to the development of the imagination. Imagination is the inventive, creative, image-making power of the individual. The young man who cannot look into the future and create for himself a position of importance will not be likely to gain such a position. The young man who can see himself, ten or fifteen years hence, the manager of a great concern with elegant offices finished in oak or mahogany, with beautiful furniture and rugs, with a secretary, several clerks and stenographers under him, will some day create just such a position for himself. This is a creative idea and a tremendous spur to a man's ambition. Such a vision thrills him. It grips him. It arouses him. It makes a new man out of him. A man with such a vision pays no attention to obstacles. He uses them as stepping stones to reach his goal.

**Use of Imagination** Here is a simple comparison of appeal and non-appeal to the imagination. It was Saturday afternoon and two boot-blacks were out shining shoes, one on the left side of the street and the other on the right. Each boy used just five words in selling his shoe shine. The one on the left side said: "Get your shoes shined here." The one on the right side exclaimed: "Get your *Sunday* shine here." But what a difference in the results! The first boy thought only of shoes that might or

might not need to be shined. His appeal was made only to men's feet. The second boy appealed to the imagination, rather than to the man's shoes. "Get your *Sunday* shine here." What train of thought did that start in the mind of the busy business man as he was hurrying by? This is the train of thought it suggested: "To-morrow is Sunday. I must go to church; or we are going to have company for dinner; or I will, of course, have to be dressed up; or I need at least one good shine a week to keep my shoes in good shape." The second boy, who knew how to appeal, consciously or unconsciously to the imagination, did just double the business of the boy who simply thought of a man's shoes and not of his head.

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### SUMMARY

1. Memory is developed by attention, observation and association.
  2. Deep and lasting impressions are made by exaggeration, motion and unusual associations.
  3. An object or a person is easily recalled by a mental picture.
  4. Imagination is the inventive, creative, image-making power of the individual.
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### EXERCISES

1. Recall the details of a display window.
2. How would you retain the name "L. B. Goodlow" for future reference?
3. State your plans for the coming year.

## CHAPTER FIFTEEN

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### A Study of Human Nature

**The Basis**     The present Introductory Book deals with the underlying principles, which govern the life of every individual, who expects to be a success. If you have mastered the Laws of Growth and Development of Personality, you have the fundamental equipment upon which success in salesmanship and business is based. When you finish this book you will be ready to pass logically to Part II, where you will master the necessary steps in making a sale.

**Importance of Human Nature**     When we look at a horse, we know at once what he is best adapted for, providing our experience has led us to be able to judge. Or again, we may look at a bunch of photographs of strangers; one of them may be of great interest to us, because we can see a certain characteristic, even in his picture. You may meet a friend, whom you have not seen for a time, and say: "Why, what's the matter? You must have had a spell of sickness."

In each case just observed, there is a certain outstanding fact, of which we take notice. This fact is used to guide us to a conclusion about the person or thing. From our own knowledge we cannot but believe these things. They are only traits, which we recognize. So it is in Human Nature. The very act and

thought of man can be seen in his physical life. It is necessary for us to exercise our power of observation, if we want to read our fellow-being. This we might call practical psychology.

**A Diagnosis**      The family physician is met at the door of the sick room and we look at him to see what the expression of his face may reveal to us. We called him to diagnose the case and he says it was poison in the food, that made our loved one sick. How did he know? In most cases he is right. Why can this be? Because he has made this subject a study and we have not. Any person who will do as he has done can acquire the same ability. It takes preparation and practice to become a capable physician. Such is the case, if one would be able to read Human Nature.

**The Secret**      One of the most important things in the life of any individual is his ability to influence and lead other people. He succeeds in this because he can judge human nature. He analyzes man. The truth is, that each man bears the sure marks of his own character. These marks are plainly traced in his face, particularly in his eyes, forehead, nose, chin, lips, complexion, hair, muscle, voice and bearing. The length, and width or depth of the head, or body speak in no uncertain language. His general make-up tells his story, of what he has been, what he is, and what he will probably do.

The ability to understand human nature thoroughly, to organize, manipulate, and control it, is the most

valuable knowledge a doctor, lawyer, preacher, salesman, or business man can possess. This knowledge cannot be gotten by experience alone. It requires a scientific understanding of the individual. But a knowledge of human nature alone will no more make a man a successful salesman than it will make him a successful lawyer. He must learn how to spell, just as he must learn how to practice law.

**The Value of Human Nature To a Salesman** In the professions, in business and particularly in the field of advanced salesmanship and advertising, this knowledge is indispensable. A man who has had experience in selling will tell you that he can judge almost without fail what kind of a customer he has to deal with, when he first meets him. The great value of this knowledge to the salesman lies in the fact that modern business has been put on a scientific basis and there is no longer any reason for a salesman to guess.

We shall at this point discuss some of the fundamental facts underlying the subject. Our knowledge comes from our senses, or through them as the psychologist says.

**The Five Senses** I have never been told by any student that he has made a careful, analytical study of the five senses, with the idea of increasing his business efficiency. We were taught in our youth that the five senses are seeing, hearing, smell, taste and touch.

**Educating the Eye** Emerson says we get nine-tenths of our education through our eyes. That being the case, we should devote a great deal of painstaking thought and attention to the eye, its use, and the best methods of observation. Some people are good observers. Others seem to have little aptitude in this respect. The latter class should especially concentrate their effort upon remedying this deficiency.

**Observe Trained Speakers** In listening to a sermon or a lecture, you should watch every gesture, every movement, and every attitude. You should especially note this in trained speakers. Learn a lesson from them. Many can appreciate a successful effect of any kind, but they cannot give the reason as they cannot analyze it. Observe closely and look for the reason.

**Study Faces Intently** When you are selling a man you should study his face with a hawklike intensity. In this way you will profit by every expression of interest and take advantage of every favorable movement. By observing an individual's dress and general appearance you can draw a pretty accurate conclusion as to his habit of thought. You can tell his temperament and quite correctly judge his inclinations. Study faces and try to remember them. Take a personal interest in people. Try to determine how old people are when you meet them. Try to determine their business or position in life. Too many people go through life without seeing very much. That is one of the main reasons they do not



amount to more than they do. When an individual does not use his eyes it means that he does not use his brains. A young man came up behind me one day in a strange city and said: "Why, how do you do, Mr. Knox?" I had seen that young man only a very few times, and that was over a year previous to this meeting. I asked him how he recognized me and he said he had a good eye for faces. He had developed his qualities of observation.

**Observe** When you go down the street you should  
**Window** study the windows in the stores. When  
**Displays** a window dresser trims a window, he has a special reason for it. Figure out his reason. A window dresser desires to trim his windows so that the goods will sell themselves through an appeal to the eye. He has studied other people's eyes as well as his own or he would not know how to trim a window effectively.

**Keen** Why is it that a stock-buyer is such a good  
**Eyes** judge of the weight of cattle and hogs? It is because he studies animals with the idea of weight in mind. You notice that he pays attention. He concentrates his mind upon his subject and learns to make correct estimates of weight. We often hear the remark that So-and-so has very keen, alert eyes. He has made them so. He has learned to observe. Gladstone said he judged people more by what they looked than by what they said.

**Opportunity for Practice**      It will pay you to study advertisements with the same idea in mind.

Look at a new automobile. See how it has been made to appeal to the eye. Notice how a beautifully gowned woman appeals to the eye. When you go to the circus you will see about five trapeze performers in the same group. You will usually notice that three of them are men and two are women. You will notice that the men do all the difficult work; that the women are very fair to look upon, but that their performing amounts to little. They are up there to be seen and to fill space that would otherwise not look well. In the eyes of the onlooker they unconsciously accentuate the clever acrobatic effects of the other performers.

**Please Both Eye and Ear**      Why do people spend years studying oratory? They do it to please the eye and the ear. Did you ever stop to think of that? Beecher practiced oratory for years. Why? In order to please people. Demosthenes stuttered. He knew that stuttering did not please people, so he went down to the beach, placed pebbles in his mouth, and practiced until he overcame his difficulty. He did it to please people rather than to displease them. We must please people in order to succeed in life. It pays. How we look and how our clothes fit, will give pleasure or displeasure to the eye. The salesman who does not keep his samples looking their best is going to lose business, and a lot of it. A self-respecting man will not buy from a slovenly salesman whose samples are not clean. By all means see that

your appeal to the eye is as good as it can be made. When a man looks at you he sees a picture that is either pleasing or displeasing. If that picture is composed of shabby or unpressed clothes, unpolished shoes, a dirty collar, and finger nails decorated with mourning, do you think it is good to look upon? I recently saw a man eating with his knife. That one act told my eye a definite story about that man.

**An Extreme  
Case**

A prominent concern wanted a first-class city salesman. They received many applications. But one man's recommendations stood out so much stronger than all the rest that they sent for him. He was an able looking young man. The president of the concern took him to the club for dinner. He tucked his napkin around his neck when he ate. He finished his dinner sooner than his prospective employer. As soon as he had finished he tilted his chair back and began to pick his teeth. Then he took out his knife and cleaned his finger nails. In spite of his fine qualifications as a salesman he was not hired, as this concern expected their salesmen to dine with many of their prominent customers, and they could not afford to be humiliated by such a representative. They hired an inferior man, but he finally became a member of the firm. If the first man had developed his qualities of observation he would have learned that he could not grossly offend the eye and not lose prestige. His one weakness cost him a great opportunity.

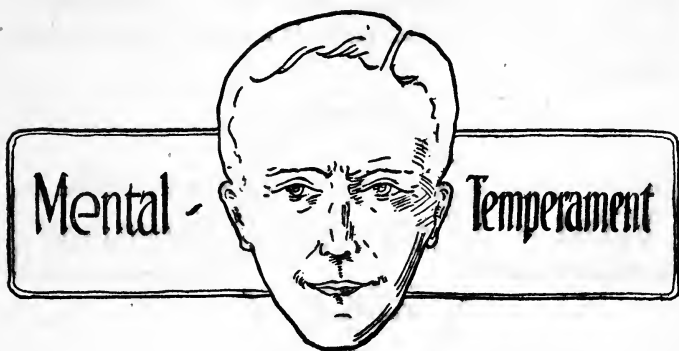
**Value of a Pleasing Voice**      A voice that is harsh or that grates will not long be listened to even by a good prospective customer. In hiring a man, many concerns consider his personality first and his voice second. Many concerns will not hire a man unless he has a pleasant voice. The business world is keyed up to a high pitch. It will listen to a musical voice but never to a harsh one. Every salesman should therefore train his voice if he expects maximum pay.

**Guard Your Breath**      You may not think the sense of smell has much to do with salesmanship, but it has. Many people will not do business with a barber whose breath smells of cigarettes or chewing tobacco. The same is true with a dentist. Many people will not buy from a salesman who has an offensive breath of any kind. Many men have such a breath but they do not realize the bad effect of it. A prominent doctor was sick almost unto death with pneumonia. Leading physicians called upon him. They came into his presence smoking, and it nearly stifled him. Up to this sickness he had been a constant user of tobacco; but he vowed never again would he be so unconsciously brutal as to offend a sick person with smoke.

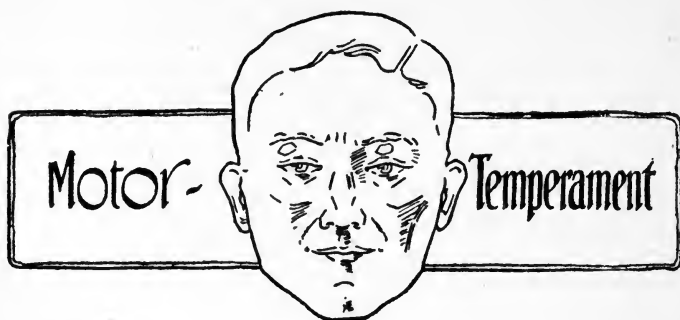
**Taste and Touch**      The matter of taste has very little to do with ordinary salesmanship, as very few goods are sold on the basis of taste. But one should develop the sense of touch. Some men become so expert through the sense of

touch that they can determine a good deal about a man's character by shaking hands with him. The characterless man has a weak handshake.

In the future, the man who guesses as to the use of the five senses will be left far behind the man who knows. Use your senses. They were given to you for that purpose. The following cuts will give you a clearer idea of human nature. They show the three temperaments, the Mental, Motor and Vital. The cuts were taken from "The Science of Judging Men," published by The Knox Business Book Company.



The first type is strongly mental. The mind predominates but the body is likely to be weak. Herbert Spencer, Shakespeare, Judge Lindsey and most of our professors are men of mental temperament.



The second type is the football player and the large muscular utility man, who generally puts the theory of the first type into actual practice. Men of action in all lines are of motive temperament. Ex-Secretary of the Treasury, W. G. McAdoo is a good illustration of this type.



The third type is the lover of good things and generally the happy, cheerful, and good-natured person. He likes to eat. He is also practical. His is the executive type. Ex-President Taft is a good illustration of this type.

The three temperaments exist in every man but one of them usually predominates. Mr. Bryan is a good illustration of a man where the three temperaments are quite equally balanced.

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### SUMMARY

1. The complete mastery of the Laws of Growth, and the Development of Personality is the most essential thing, if one expects to be efficient.

2. Observation is the keynote of a system of education taught in our schools in many places. We cannot truly say we are at all educated unless, we have developed the power of observation.

3. What a man is shows in his face. We read his character from the mirror of his eyes, the shape of his nose, the set of his jaw, or the cut of his lip. "His actions speak so loudly that we cannot hear what he is saying."

4. The secret of success is the ability to understand and influence our fellow-men.

5. The five senses: seeing, hearing, smell, taste, and touch, should be studied for the purpose of increasing one's efficiency.

6. As a great part of education is secured through the eyes the power of observation should be developed.

7. You should observe the faces and the appearances of men to remember them, and to learn their

habits of mind, their temperaments, their position in life, and their manner of living.

8. You should observe the window displays in stores, and advertisements of all kinds, to learn how they appeal to the eye.

9. The salesman should learn to please his prospect by personal appearance, by the condition of his samples, by his voice, by cleanliness of body, by sweetness of breath, and by the character of his handshake.

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## EXERCISES

1. When you see a horse do you ever stop to think what breed it is or how much it might weigh?

2. When you pass a corn field in the summer do you estimate its yield?

3. When you read an advertisement do you wonder why it was so written?

4. When you look into a man's face can you tell why he is or is not a leader of men?

5. With these questions in mind ask questions of your friends to determine whether or not they are good observers; then write an essay of one hundred fifty words on the value of developing the qualities of observation.

6. How may the salesman offend the eye or the ear of his customers?



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7. What temperament is a salesman likely to have and why?

8. Write an essay of three hundred words giving your reasons why it is to the advantage of a business man to be able to know human nature.

9. What temperament is a chemist likely to have and why?

10. Compare a lean man whom you know with a fat man of your acquaintance? What opposite traits do you find?

## CHAPTER SIXTEEN

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### Obstacles to Your Success

**Knowledge Must Result in Action** How much does it profit a man if he knows how to remember, and imagine, if he does not know how to profitably use his information, if he does not know how to effectively express himself, if he does not know how to "sell his services." Here are some illustrations which make clear what we mean by action. A young man came into my office one day and said he wanted a position as a salesman. I asked him about his experience as a salesman and he replied: "I ain't had none." What did I judge as to his educational qualifications? I judged he had none and told him so. "But," he answered, "I am a high school graduate." "Then," I asked, "why do you use the language of the street?" He said he did it through carelessness. Well, carelessness is our greatest "business criminal." We must learn to be accurate in our speech, in our figuring, in our bookkeeping, and in our stenography. But first we must be accurate in our thinking. If we are careless in thought we will be careless in act, for "as a man thinketh," so does he act. Thought and action are as closely connected as cause and effect.

**Knowledge of English Necessary**    One day I dictated a letter to a stenographer and in that letter I used the word *animate*. When the letter came back it said *dominate*. I said, "No, it is *animate*." When it came back the second time it was *emanate*. The stenographer who does not know the difference between *animate* and *emanate* is getting ready to *emigrate*.

A stenographer once got a position in a Chicago office that was very hard to hold. Other stenographers had only been able to stay a little while. This stenographer was a very competent young woman and soon learned the cause of the trouble. The man who did the dictating was ungrammatical in his statements. This stenographer simply edited his crude sentences and got them out in fine shape.

The first night when he read his letters he was delighted. He said: "You are the first stenographer I ever had who got out my letters just as I dictated them." This man was ungrammatical but did not realize it and when his letters appeared just as he dictated them he blamed the stenographer and never thought to blame himself.

The stenographer who is educated to-day is much better trained from the standpoint of technical letter construction than the average business man. The stenographer therefore should be able to offer expert advice, not only in the grammatical and rhetorical arrangement of the letter but in the salesmanship and pulling power of the letter. The stenographer who can do this successfully will find her salary mounting and her services very desirable.

A very competent young woman had just finished her bookkeeping course. The president of the college took her to the head of a concern that wanted a bookkeeper. He said: "Miss Jones, can you do our bookkeeping?" Miss Jones whined: "I don't know." What is the use of having trained ability unless we have learned how to sell our services? This young woman knew, but she did not have confidence and did not know how to express herself in such a way as to inspire sufficient confidence in her ability, to obtain the position. I have found by personal inquiry that lack of confidence is the millstone around the neck of nine people out of every ten.

**The Philosophy of  
the Average Man  
Leads to Failure**

In analyzing the causes of failure, we find that they lead right back to man's thinking. We find that the philosophy of the the average man is the philosophy of failure and that is the reason he is a failure. To make a success, his philosophy must be changed, there must be an educational revolution in his life. Before we go further we want to give you the reason for saying the philosophy of the average man is the philosophy of failure. The average man thinks it is not necessary for him to develop the study habit. He does not realize that knowledge is power. He does not realize that time is money. In fact he places no definite value on time. He does not realize that whisky and cigarette smoke diminish both health and strength. He believes that success is a matter of pull rather than push. He does not realize that character is the greatest asset in the

business world, that it is the corner stone of all success, and that there can be no lasting success without it. His philosophy is negative and destructive. None of it is original. In fact, the average man is not bothered with originality. He has absorbed his philosophy from his environment. It is the result of the impressions and the ideas which have unconsciously forced themselves into his life through daily contact with scores of other "average men." It becomes his philosophy because he is daily hearing it. He grows up with it on the street, in the shop and in the office. His only salvation is to arouse himself and grow into the philosophy of Maximum Manhood and the ability to do something worth while. That means success.

**People Who Are Asleep**      Self-satisfaction and indifference are two of the greatest obstacles that stand in the way of success. It sometimes seems that seventy-five per cent of the people of this country are asleep half the time. You will find evidence of self-satisfaction among people who work inside more often than those who work in the open air. Are you indifferent or self-satisfied?

**Deadening Power of Indifference**      The indifferent man is unconcerned about either the present or the future. He is satisfied to exist. I have spent some years analyzing indifference and I am convinced that it is due largely, if not altogether, to ignorance. The indifferent man does not know and he does not know he does not know, and furthermore he does not care. He permits no mental stimulus to

enter his life. His brain is dormant and undeveloped. He has no ideals. He has little purpose and he has less ambition. I have talked to thousands of such people. They have simply blinked at me. They did not really understand and they were too lazy to investigate. Indifference is a habit born of laziness, ignorance, or possibly poor health. It is the natural result of an untrained and sluggish mind. Most men are constitutionally lazy. It requires the spur of necessity to make them active. The only hope for such a man is to get a new vision, feed his impoverished brain and go to work. Otherwise he is doomed. I step into a retail store often and inquire if they have a certain article. The clerk says: "Yes," and sometimes stirs himself enough to ask: "Did you want one?" That explains why there are so many "clerks" and so much "room at the top" in the business world.

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### SUMMARY

1. Self-satisfaction and indifference are two of the greatest obstacles that stand in the way of success.
2. There is plenty of room at the top in the business world for the efficient man or woman.

## CHAPTER SEVENTEEN

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### Conduct and Business Ethics

**The Double Standard** There seems to be a double standard in the world to-day. It is said: "Everyone knows right from wrong," and "Conscience is a true moral guide." The truth is, both these sayings are false. Actions to be performed must result from knowledge, if they are to be given a place in the ethical field. Much so-called "right and wrong" is pure supposition and action from habit. Our idea of right has been obtained from our associations, our teachers and the church. Conscience is not infallible, for it condemns or approves according to the standard of right or wrong held by the mind. Action without any judgment or reason is just as likely to be bad as good. Chance will throw us in the right just one-half of the time. The act to be right or wrong must then be judged from the result to be accomplished. The final result must be fully known to the person who acts, if he can be said to be performing an intelligent action. The final result makes an action good or evil for us. We can then answer our question by saying that it is lack of knowledge on the part of the individual, if he does wrong. Thus we must accept some standard of conduct. Assuming that we are civilized and believe in God, we then have the standard of action given us in the Bible. It makes no difference,

however, if we be heathen, for we are bound by reason to act from reason and the best interests of our comrades.

In the thirty-first verse of the sixth chapter of St. Luke we find this statement: "And as ye would that men should do to you, do ye also to them likewise."

The great business leaders of this country are determined that this golden rule, this philosophy of common sense, shall be woven into the very warp and woof of commercial life.

**Uncertain**      The average business man of to-day is  
**Ethical**        honest. Most business men want to be  
**Standards**    honest. But our ethical standards are  
                     so uncertain that it is sometimes hard  
for a well-meaning business man to know just how to translate a theoretical, moral principle into a practical, ethical act. This may be due in part to the fact that many of our higher educational leaders who, in the past have dominated educational standards in this country, knew little of business and business methods. They were trained in the literature and the institutions of the ancients. They were taught, and some of them are now teaching, a system of education that was for the cultured class, and the gentlemen of leisure. This system of education was prepared at a time when trade was held in contempt. It was intended for a classical aristocracy rather than an industrial democracy like our own. As a result we are still under the influence of an abstract rather than a concrete, working idealism.

China is our most extreme illustration of a nation



dominated by a classical and impractical system of education. Of the modern nations England and the United States might be called classical nations with a scientific bent. On the other hand, Germany and Japan are two modern scientific nations and they have been evolved within the last half century.

**Ancient View of Business** We can best understand the attitude of the classics by quoting briefly from ancient literature. The Persians considered business a school of lies. Aristotle said that a merchant and a falsifier were synonymous. Cicero declared that a merchant could not succeed without lying. These statements were undoubtedly true. This dishonest method of doing business was handed down through the ages and some of it exists even to this day to the detriment of all business and the disgust of decent men.

The Hebrew and the early Christian literature express much the same sentiment. St. Chrysostom, one of the early church fathers, said it was scarcely possible to be in business and a Christian at the same time. The church in the Middle Ages published a canon against buying goods for the purpose of selling them at a profit. They established the so-called rule of the just price—the price above which no merchant might sell. The salesman or the merchant who bought goods with the idea of selling them at a profit was held in contempt. He was considered dishonest, a parasite reaping where he did not sow. Where goods were manufactured in the household and sold to the nearby neighbor there was little need of the services of

the trader and his services would scarcely be appreciated.

It is for these reasons that in the Middle Ages a violent and unjustifiable prejudice was aroused against the middle man. That prejudice has been handed down. It has in a considerable measure created antagonism toward business, but it is being eliminated. To-day where goods are brought from the ends of the earth to meet our daily needs, service is supreme. The biggest word in the business language is not profit but service. We applaud our Edisons, our Fords, our Wanamakers, and our Fields, not because of the millions they made, but because of their service to humanity. In this country the business man has as high a social standing as the professional man.

Another reason why business has been looked upon as unethical has been due to the fact that modern business conditions and methods are so different from the methods of past centuries or epochs that we have no adequate standards that fully cover the situation, no standards as a basis for ethical judgment. For instance, the common law of England, which was well adapted to household industry, is not at all suited as a standard for judging the capitalistic system of industry of to-day. Many of our large business institutions have grown up, so to speak, outside of the pale of law. Much of modern business is in the position of the submarine and the air craft. It has no ready-made standard by which to judge its conduct.

**Putting the  
Golden Rule  
Into Business**

One of the great problems of our business and educational leaders is to establish an ethical standard for modern capitalistic transactions. It

is for the merchant, who knows business problems and their difficulties to outline the methods whereby the golden rule may be put into practice in business. The advertising clubs of America have made a long stride forward in the establishment of honest advertising. They have created a Vigilance Committee to ferret out all variations from ethical standards. They are working to secure uniform legislation for the establishment of honest advertising, honest trade, and honest salesmanship. They are also working for the establishment of a uniform price and the elimination of all cut-rate prices. In a sense they are attempting to apply the medieval idea of a just price to our modern industrial system.

A third difficulty in the establishment of an ethical standard in practical business is the unwillingness of a few business men to adopt the standard. Under certain conditions the worst man may determine the policy of the community. For instance, take a small town containing a half dozen stores each doing about the same kind of business. Perhaps five out of six of the merchants would prefer to close at 6:00 o'clock in the evening during the summer months. But the sixth man, who is strong, forceful, but selfish, is determined to keep open, and by his action he compels all the other merchants to operate their stores, which, in turn,

makes it necessary for the clerks to remain at work until late in the evening.

**Salesmanship And Honesty** In order that we may have a clear conception of what is involved in the ethics of salesmanship, the following definition will not only define salesmanship but will define ethics in its relation to salesmanship. Salesmanship is the ability to make a mutually profitable interchange of values. If I make a sale and I make all the profit, I am not a salesman, but a robber. Let that be clearly understood. On the other hand, if I make a sale and my patron makes all the profit, I am not a salesman. I am either a philanthropist or a fool, and in all probability I am the latter.

Let it be forever understood that salesmanship is a question of telling the truth, telling it effectively and showing the individual how your proposition is adapted to his needs. The greatest compliment any salesman can pay to the goods he is selling is to tell the truth about them and tell it effectively.

When a salesman meets a man who would profit by his goods and that man indicates his lack of interest, the business of the salesman is to change his prospect's mind. A salesman is a teacher. He is more than that. He is the advance agent of civilization. It was the trader who first penetrated Hudson Bay. The lawyer, the doctor, the preacher, and the teacher followed.

It is the salesman who marketed the sewing machine, the windmill, the telephone, the telegraph, and modern breakfast foods. Salesmanship is the power of human influence—the influence which one man

exerts over another, either in the school room, the court room, the sample room, or while preaching the gospel in farthest Asia or darkest Africa.

The salesman who attempts to make a sale regardless of whether or not the buyer needs his product is neither shrewd nor good. The only legitimate salesman to-day is the economist who sells to a man in proportion to his need or refuses to sell him if he has no need. This kind of salesmanship results in repeat orders.

Honesty is mental as well as moral, and it is just as much mental as moral. Honesty is common sense. The dishonest man is lacking in common sense. In fact, the dishonest man is a plain fool. He is a short-sighted individual who prefers a dollar to-day through sharp practice to ten tomorrow by legitimate means.

The wise salesman knows that if he makes a hundred dollars to-day as a result of sharp practice he will also make an enemy that will cause him to lose a thousand tomorrow. The National Cash Register Company was using common sense and common honesty when it evolved the slogan: "A satisfied customer is the best advertisement." This same concern uses common sense as well as common honesty when it, as a matter of policy, always refuses to sell a merchant a five hundred dollar machine when a one hundred dollar machine will serve the purpose as well.

<b>Dishonesty</b>	Ethics is the science of human conduct.
<b>is Business</b>	Common sense dictates that dishonesty
<b>Piracy</b>	is not only unscientific but unprofitable
	in ninety-nine cases out of every hundred.
	If a satisfied customer is the best advertise-

ment, a dissatisfied customer is certainly the worst advertisement.

I recently met a farmer who stands for the highest type of business ethics. This man is not only mentally but morally honest. He is a breeder of thoroughbred Hereford cattle, and a friend of mine who desired to buy some of his cattle asked me to accompany him. While looking the cattle over, my friend noticed a beautiful yearling heifer and asked the price. The owner immediately replied: "That heifer is a full blood, but I cannot register her. Consequently you do not want her, although I will sell her cheap. According to the Hereford rules, a calf's mother must be at least twenty-seven months old when the calf is born, otherwise the calf is not eligible for registry. This particular calf was born when its mother was only twenty-six months old. It is, therefore, ineligible for registry and of course worth less money."

By stretching the age of the cow one month, the calf could have been registered. No one would have been the wiser, and no harm would have been done except to the owner's conscience. He considered his conscience worth more than the price of a heifer and he has gained a reputation for honesty that will eventually be worth more to him than the price of many heifers.

**The Business Pirate**      The man who comes into my office wearing a mask and carrying a revolver and demands my money may be a gentleman with misdirected energy. But the man who comes into my office in the guise of a salesman

and a gentleman, and who sells me goods and gets my money by misrepresentation, is neither a salesman nor a gentleman. He is a cowardly thief, a business pirate, and it is the business of honest business men to do everything within their power to eliminate him from commercial life.

According to the United States Government fifty million dollars a year are taken from the people through wild cat schemes alone. This money has been taken by unscrupulous men who have used legal means to rob the public. But modern laws are eliminating these robbers.

The man who is untruthful in his selling methods either handles a dishonest article or is untrained and unacquainted with the best method of presenting it. In other words, he is a poor salesman. A highly respectable woman once said her son was not a success as an automobile salesman because he was not a highly efficient liar. She thought such a position gave him license to rob the public. The lying salesman sometimes fools the public, but he always fools himself.

Every dishonest statement makes it just that much harder for an honest man to do business. Every untruthful statement helps to discount every truthful statement made by an honest salesman. Every dishonest business man is a destroyer of confidence and a destroyer of business, his own business as well as the business of honest men. Every truthful business man is a builder of confidence and a builder of business.

The advertising clubs of this country have initiated legislation in most of the states of the Union making

untruthful and dishonest advertising a misdemeanor.

Man has just three things to offer the business world: viz.—brains, character, and muscle. Which is he going to offer—his best, his next best, or his worst? Brains come high. A man may make fifty thousand dollars a year for a while through the use of brains alone, but unless that brain power is built upon the solid rock of character the owner is headed straight for the penitentiary, and there is where he will be likely to land ultimately. Character is absolutely essential, but a man must be good for something in addition to being good, or the business world will never give him anything better than a chance to run an elevator or join the dishwashers' union. But character in combination with brains, practically and efficiently trained, is the highest-priced, best-paid product in the world.

**What is Truth?**      Thus far we have discussed truth from the point of view of the public. Let us now apply it to the life of the individual himself. What is truth anyway? This question has caused world philosophers much thought.

When I began to study the word I discovered that there were various kinds of truth. There is agricultural truth, astronomical truth, biological truth. In fact, many kinds of truth. But I wanted a definition of truth as it is related to me as an individual. After studying the subject for many weeks this definition came to me. *Truth is that phase of human experience which squares with the highest development of the individual, physically, mentally and spiritually.* Anything then



that does not square with the highest development of the individual either physically, mentally, or spiritually is not and cannot be truth.

As I went by a pasture one day I noticed some horses. They ate as they pleased; they drank as they pleased; they slept as they pleased; and they ran as they pleased. These horses were following pure animal instinct. Man is an animal. He has animal instinct just like the animal. But man is endowed with something more than just animal instinct. He is endowed with reason, judgment and a soul. Man is competent to determine the difference between right and wrong, good and bad. When man, therefore, strays from reason and judgment, when he disregards reason and judgment and follows the dictates of animal instinct, does he not act on the animal plane rather than the man plane?

Let us submit our actions to the acid test of the definition. Does dishonesty square with the highest development of the individual, physically, mentally, or morally. The answer is: "No." I passed a saloon one day and saw a man drink a glass of whisky and light a cigarette. Does either the whisky or the cigarette square with the highest development of the individual, physically, mentally, or spiritually? You say: "No." Then why does the individual use them? Because his reason and judgment advises him that they are good? Evidently, no. When he uses them doesn't he follow animal instinct instead of reason and judgment? If the definition of truth is true then am I not as an individual, obliged to follow it to its legitimate conclusion? I most certainly am.

What we need in the business world is more man, rather than more men. We have men enough, and to spare, such as they are. We have two million human derelicts in the country and other millions headed the same way—men who were unethical in their lives—men who have failed to give themselves a square deal. The man who is dishonest with the public is dishonest with himself. The man who lies to the public lies to himself. What the business world demands to-day is maximum manhood, physically, mentally and spiritually. When it gets that we will have ethical living. We will then live our lives in harmony with the text: "As ye would that men should do to you, do ye also to them likewise."

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SUMMARY

1. Our judgment of right and wrong is based upon the extent of our field of knowledge.

2. Industry and commerce are overcoming the old adage, "Business is robbery," by placing their supreme effort upon service.

3. Salesmanship is the ability to make a mutually profitable interchange of values.

4. A reputation for honesty is eventually worth many times the price of an article sold fraudulently. Every truthful business man is a builder of confidence and a builder of business.

5. If man can offer to business a combination of brains, character and muscle he has the highest-priced, best-paid product in the world.

6. The call to-day is more man, rather than more men.

## CHAPTER EIGHTEEN

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### **The Money Value of Education**

Money is not the only value to be found in education, but it is one of the values. Among the other values are an enlightened citizenship, a broader view of life, high ideals, a taste for the best in literature and a real desire to serve humanity. An individual cannot serve in any large sense nor to any very essential degree unless his mind is developed and he has acquired technical knowledge that will enable him to do efficiently the work that is set before him.

A prominent educator once said: "The parent who sends his son into the world uneducated, defrauds the community of a useful citizen and bequeaths it a nuisance."

**Education**    The well trained, efficient man, in any  
**Increases**    line of business, adds to the wealth of  
**Wealth**        every other man in that business, while  
                    the incompetent man makes everybody  
in the business poorer. The intelligent man is a creator of enthusiasm and a stimulator of ambition. The incompetent man is a disseminator of gloom, indifference, self-satisfaction and failure. The efficient man encourages while the inefficient man discourages.

There is no room in American business for the untrained man except as a "hewer of wood and a drawer

of water." Success is denied him because he has not learned how to render society a service that is above ordinary unskilled labor. Every position in the business world, like every building that is going to be built, calls for certain definite specifications. A twelve-foot two-by-four will not do, when a fourteen-foot two-by-four is needed. A man who has qualified for bookkeeping only will not do, when the demands of the concern are for a sales manager, who must know how to hire, train and manage salesmen as well as have some knowledge of bookkeeping.

**Who's Who** The following is taken from the Government Report sent out by the Department of Education at Washington: "An investigation of the educational advantages enjoyed by the eight thousand persons mentioned in 'Who's Who in America' for the years 1899-1900, brought out the following facts: Out of nearly five million uneducated men and women in America, only 31 have been sufficiently successful in any kind of work to obtain a place among the 8,000 leaders catalogued in this book. Out of thirty-three million people with as much as a common school education, 808 were able to win a place in the list; while out of only two million with high school training, 1,245 have manifested this marked efficiency; and out of one million with college or university training, 5,768 have merited this distinction; that is to say, *only one child in one hundred and fifty thousand has been able in America without education to become a notable factor in the progress of his State*, while the children with common school education have, in pro-

portion to numbers, accomplished this 4 times as often, those with high school education 87 times as often, and those with college training 800 times as often.

### FIGURE I

**Increased Productive Power**      "The relation of productive power to education is shown by the enormously increased rate of production that has come about everywhere since education became more generally diffused. The total wealth accumulated in America from 1492 to 1850, a period of 368 years, was \$514 per capita. From then till 1904, a period of only 44 years, this increased to \$1,318 per capita, or an addition in 44 years of \$802 per capita. Since that time the increase has been even more striking. This growth is partly due to increased valuations or the smaller purchasing power of the dollar, to the use of accumulated capital, and to many other things; but after due allowance has been made for all these the conclusion is inevitable that the education of the nation is largely responsible for vastly increasing the productive power of its citizens. The productive power of illiterate countries is not increasing at such rates.

**Why Educated Nations Produce More**      "That there must be this intimate relation between education and earning power is obvious as soon as consideration is given to the demands of the processes of modern industry. The Asiatic farmer, with his stick-plow makes 6 cents a

# **DISTINGUISHED MEN OF AMERICA AND THEIR EDUCATION**

**WITH NO SCHOOLING  
OF 5 MILLION, ONLY 31 ATTAINED DISTINCTION**

**WITH ELEMENTARY SCHOOLING  
OF 33 MILLION, 808 ATTAINED DISTINCTION**

**WITH HIGH-SCHOOL EDUCATION  
OF 2 MILLION, 1245 ATTAINED DISTINCTION**

**WITH COLLEGE EDUCATION  
OF 1 MILLION, 5768 ATTAINED DISTINCTION**

**THE CHILD WITH NO SCHOOLING HAS ONE  
CHANCE IN 150,000 OF PERFORMING DIS-  
TINGUISHED SERVICE; WITH ELEMENTARY  
EDUCATION, HE HAS FOUR TIMES THE CHANCE;  
WITH HIGH-SCHOOL EDUCATION, 87 TIMES THE  
CHANCE; WITH COLLEGE EDUCATION, 800 TIMES  
THE CHANCE.**

## **WHAT IS YOUR CHILD'S CHANCE?**

FROM  
"THE MORE VALUE OF EDUCATION"  
BY A. C. WILSON, 1911

GRANT OF  
THE UNIVERSITY OF TEXAS  
DEPARTMENT OF EXTENSION

**FIGURE I**





day, and the illiterate Russian peasant with his primitive implements and methods earns 14 cents, while the American farmer earns many times these sums because his improved methods and implements, made possible by education, have increased his efficiency. The illiterate race is necessarily restricted to the bullock and the stick-plow, while the educated nation mines and smelts ores, manufactures the reaper and the traction engine, fertilizes the soil, rotates crops, breeds better stock and better seeds by scientific methods, rises superior to flood, drought, and disease, and multiplies efficiency a hundredfold.

**Natural Resources  
Worthless Without  
Education**

“Even a bounteous harvest in a fertile section would avail little for an illiterate people who could not build the engines or boats to transport it, nor who did not understand the processes necessary for its preservation against a future day of want. Without the knowledge of chemistry and metallurgy, rich mineral deposits are but so much worthless rock. Without tools and machinery and educated skill to turn them into houses, furniture, and implements for man, vast timber resources are but so many trees cumbering the soil; without trained minds and skilled hands the fertile soil, timbered land, water power, and mineral deposits must forever lie idle, or be ignorantly squandered.

**Comparison of  
Illiterate  
and Educated  
People**

“Horace Mann vividly pictures the power of education in his statement about the savage and transportation. Modifying his statement, it can be said: The savage can fasten only a dozen pounds on his back and swim the river. When he is educated enough to make an axe, fell a tree, and build a raft, he can carry many times a dozen pounds. As soon as he learns to rip logs into boards and build a boat, he multiplies his power a hundredfold; and when to this he adds mathematics, chemistry, physics, and other modern sciences he can produce the monster steel leviathans that defy wind, storm, and distance, and bear to the uttermost parts of the earth burdens a millionfold greater than the uneducated savage could carry across the narrow river.

“The efficiency of an illiterate people in competition with an educated nation is as the crooked stick against the sulky plow; the sickle against the reaper; the bullock cart against the express train, the ocean greyhound, and the airplane; the pony messenger against the telegraph, telephone, and wireless; the individual harangue against the printing press, the newspaper, the library; the spinning wheel against the factory; the pine fagot against the electric light; the peddling of skins and herbs from the oxcart against the bank, the check book, the railroad, the department store; the log hut against the steel skyscraper; the unaided eye against the microscope and telescope; incantations and magic against the chemist, the hospital, the modern physician and the surgeon. Take away from one entire generation all education, and society must revert

to the stick-plow, the oxcart, and such primitive means, because steel implements, locomotives, steamships, electricity, telephones, telegraph, waterworks, steel buildings, mining and chemical industries, factories, modern sanitation, hygiene and medicine, books, newspapers, courts of justice, and laws that protect property and defend the rights of the weak are all impossible without education and are efficient only in proportion as educated intelligence is applied to them.

**Need for Education**      "The necessity for education has increased and will continue to increase with the advance in the complexity of the processes of civilization. Because of the unparalleled progress in the arts and sciences during the past fifty years the need for education has in a generation multiplied many fold. For example, a century ago a transportation system was little more than a wagon and a driver who knew the road. Now, in handling a problem of transportation, experts in traffic must first determine whether a road in that place will be worth while, and what kind of road will be most economical and efficient; experts in finance must provide the tremendous sums needed to build the road; civil engineers must lay it out; bridge engineers plan the bridges; chemical engineers test the materials; mills and factories with scores of chemical and physical experts make the rails, build the locomotives and steel cars; and a host of traffic experts, auditors, accountants, and specially trained managers and clerks, telegraphers, engineers, conductors, and others keep

the trains moving with safety and with profit. In like manner the farmer can no longer merely exhaust one fertile piece of fresh soil after another by crude methods of agriculture. Intelligent rotation must be planned, soil must be conserved and built up, improved stock and seed must be bred; methods of cultivation that stimulate growth and conserve moisture and fertility must be practiced; markets must be studied and considered in planting; new methods of marketing must be used, accounts must be kept, and homes must be made healthful. If this is not done the landowner will soon lose his land and become a tenant and the tenant become a day laborer. In law, in medicine, in teaching, in manufacturing, in trade and industry of all kinds, this same increased demand for education is found.

**Reason for Technical Education**      "In looking at this from a business man's point of view, Mr. Frank A. Vanderlip, President of the National City Bank of New York, has this to say: 'The mental equipment of a business man needs to be greater to-day than was ever before necessary. Just as the sphere of the business man's actions has broadened with the advent of rapid transportation, telegraphs, cables, and telephones, so have the needs of broad understanding of sound principles increased. It was steam processes of transportation and production that really made technical education necessary. The electric dynamo created the demand for educated electrical engineers. So the railroad, the fast steamship, the electric current in the telephone and cable, and the

great economic fact of gigantic and far-reaching business combinations are making the science of business a different thing from any conception of commerce which could have been had a few years ago. The enlarged scope of business is demanding better trained men, men who understand principles. New forces have made large scale production, and we need men who can comprehend the relation of that production to the world of markets. There has been introduced such complexity into modern business and such a high degree of specialization that the young man who begins without the foundation of an exceptional training is in danger of remaining a mere clerk or bookkeeper. Commercial and industrial affairs are conducted on so large a scale that the novice has little chance to learn broadly, either by observation or experience. He is put at a single task; the more expert he becomes at it the more likely it is that he will be kept at it, unless he has had a training in his youth which has fitted him to comprehend in some measure the relation of his task to those which others are doing.'

"The manager of a modern business enterprise of any size must be able to trace the exact cost of production of each article, study the markets of the world in order to make wise contracts for sale and purchase, must know how to advertise economically and create or increase his market, must be able to organize and reorganize the departments of his plant, borrow money advantageously, secure favorable transportation rates, stop wastes, work up by-products, and do many other things that were unknown a few years ago. Without the wide utilization of former waste products,

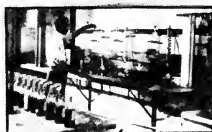
few large enterprises could now maintain themselves. Indeed, so carefully have these been studied that the by-products are at times the chief source of profit. In some instances modern science has transformed what was formerly a source of trouble and expense into one of great revenue, as in the case of turning injurious sulphur fumes given off in smelting, into sulphuric acid. The Tennessee Copper Co., of Copper Hill, Tenn., several years ago was sued for heavy damages by owners of neighboring land because the sulphurous fumes given off by the plant did great damage to the trees and other vegetation. An expert chemist was called in, and he, by his superior education, was able not merely to stop injury to the vegetation but to convert the sulphurous fumes into sulphuric acid,—one of the profitable by-products of the smelter.

**Education**    “In making a study of successful men,  
**and**             Dr. Charles Thwing studied 15,142 emi-  
**Success**        nent men mentioned in Appleton’s Ency-  
                      clopedia of American Biography to find  
the facts especially with regard to the relation between  
college training and success in political life and in  
amassing wealth.

“Of the 100 wealthiest men in the United States he found that in proportion to the total number in America possessing a college education there were 277 times as many college-bred men. In proportion to their numbers in the population, college men have become members of the National House of Representatives 352 times as often as the non-college-bred men; members of the Senate 530 times as often; President 1,392



# VALUE OF EDUCATION TO FACTORY WORKERS



TECHNICAL SCHOOL GRADUATE

\$43,000

TRADE SCHOOL GRADUATE

\$25,000

SHOP APPRENTICE

\$15,800

LABORER

\$10,200



THE "VALUE" OF EACH IS CONSIDERED TO  
BE THE SUM WHICH AT 5% INTEREST  
WOULD YIELD AN INCOME EQUAL TO THE  
SALARY RECEIVED.

## WHICH WILL YOU BE ?

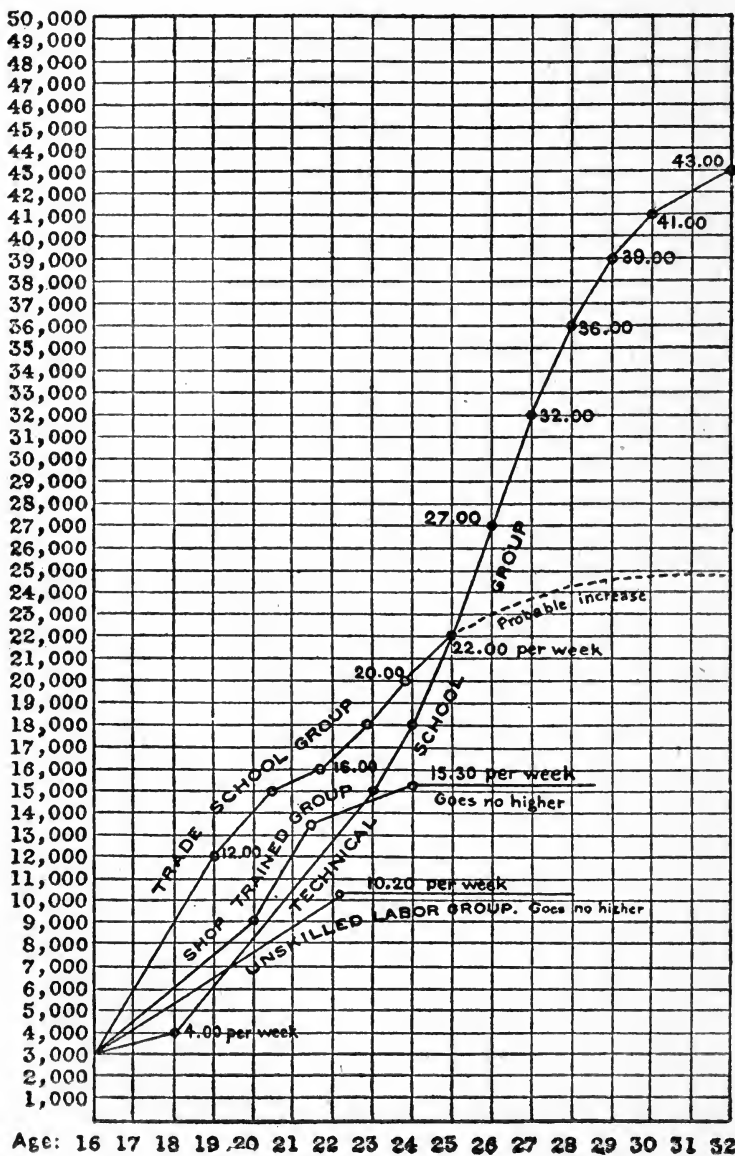
FIGURE II



times as often; Justice of the Supreme Court 2,027 times as often. Of the more than 10,000 prominent and successful men in all lines mentioned who were still living, 58 per cent were college graduates and 75 per cent had received some college training. On the whole, the college-bred man had attained enough eminence to be mentioned in such a cyclopedia 870 times as often in proportion to his number as the non-college-bred man.

## FIGURE II

**Financial Value of Education** "The financial returns which different grades of education make to the individual have been studied recently by two different methods. In some of the studies the investigators went into the factories and other enterprises and found out the amount of schooling that had been given the successful employees in the several grades of work. In others they followed out into life the graduates of certain schools and colleges to see what kinds of positions they proved competent to fill and what salaries they received from year to year. The salary paid to an individual because of certain educational qualifications possessed by him represents not only the financial value of that education to him, but also in a general way represents the financial value which the community places upon the service made possible by that education. Some of the results are as follows:



**Dodge's Study**      "One of the earliest of these studies was made by Mr. James M. Dodge, a prominent manufacturer of America and former president of the American Society of Mechanical Engineers. Mr. Dodge calculated the financial value of different grades of education by comparing the earning capacities of common laborers, shop-apprentice trained men, trade-school graduates, and technical-school graduates who were employed in the several large factories under his observation. He capitalized at 5 per cent the average annual earnings of 50 weeks of work of a member of each of these classes, and took this sum as the potential value of each when making his comparisons. He concludes:

" 'A chart thus obtained shows that the laborer starts with \$3 a week when he is 16, and rises to \$10.20 by the time he is 21, but he rises no higher. His potential value at that wage is \$10,200. The graduate of the technical school starts at the same point of a weekly salary of \$3, and is earning \$4 when he enters college at 18. Upon graduating from college at the age of 22 he can draw a salary of \$13 per week. He has then already passed the laborer. At the age of 32, he is drawing \$43 a week, his potential value being \$43,000. Thus four years' training at a technical school makes a man, by the time he is 32, four times as valuable as the laborer,—surely a good return for four years spent in preparation.'

"And what is of particular interest in this connection is that these men at 32 had not developed anywhere near their maximum earning capacity, and some

of them would not until they had reached the age of 50, or even 60.

"Mr. Dodge found that even in the lowest grades of factory work the uneducated laborer was often unsuccessful. Only 35 per cent of the unskilled remained in the factory even in unskilled work, 5 per cent went somewhat higher, while 40 per cent had to be dismissed and 20 per cent left of their own accord for one cause or another.

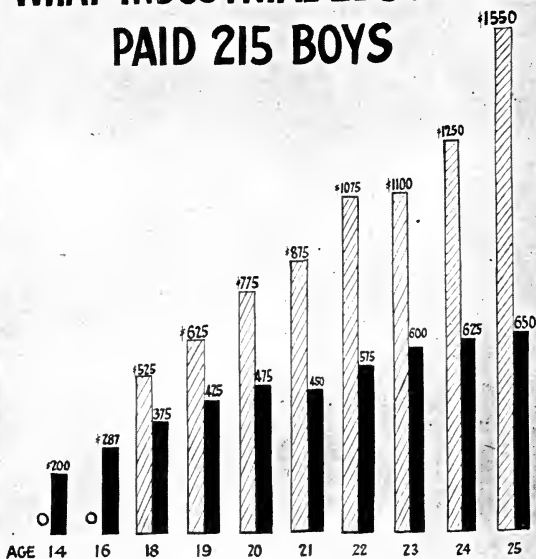
### FIGURE III

**Investigation in Massachusetts** "The Massachusetts committee on industrial education made a study of 799 workers who had left school at either 14 or 18 years of age and traced the actual average salaries received by these workers from year to year. They found that boys who had remained four years longer in school in order to take a technical course soon caught up in salary with their brothers who stopped at 14, and went ahead of them so rapidly that by the time they were 22 years of age the sum of the four years' salary of the better-educated boys was equal to that of the eight years' salary of those who had quit school at 14. At the age of 25 the boys who had taken four years' extra schooling were on the average getting \$900 per year more than those who left school at 14.

"From the twenty-fifth year on, the boys who had quit school at 14 would secure practically no promotion, whereas those who had remained in school until 18, and had therefore entered the higher-grade indus-



# WHAT INDUSTRIAL EDUCATION PAID 215 BOYS



THE SOLID BLACK COLUMNS REPRESENT THE AVERAGE YEARLY WAGE RECEIVED BY 584 CHILDREN WHO LEFT SCHOOL AT 14 YEARS OF AGE.

THE HATCHED COLUMNS REPRESENT THE AVERAGE WAGE RECEIVED BY 215 BOYS WHO REMAINED IN TECHNICAL SCHOOLS TILL EIGHTEEN YEARS OF AGE.

**NOTE THAT THE TECHNICAL-SCHOOL STUDENTS SURPASS THE SHOP-TRAINED BOYS FROM THE BEGINNING, AND AT 25 YEARS OF AGE ARE RECEIVING \$900 PER YEAR HIGHER SALARY.**

FROM  
"THE MONEY VALUE OF EDUCATION"  
BY A. CARROLL ELLIS

COMPILED BY  
THE UNIVERSITY OF TEXAS  
DEPARTMENT OF EXTENSION

FIGURE IV

tries and positions, would continue to receive promotion and increase in salary for many years.

"If, however, it is assumed that each boy continues for the remainder of his normal working life to receive the same salary that he was paid at 25 years of age, the boy who quit school at 14 would receive a total life income of \$26,667, while the boy that remained till 18 would receive \$58,900 providing he did not advance. It thus appears that four years of technical education, from 14 to 18 years of age, more than doubles the earning capacity of the average Massachusetts boy engaged in industry and richly repays both him and the State for the time and money devoted to his education."

The committee that made these investigations was composed of some of the ablest educators and most thoughtful men and women in Massachusetts. It employed trained assistants, visited 354 firms, in 55 different industries, in 43 cities, and personally visited 5,459 employees, out of 9,057, between the ages of 14 and 24 years employed by the firm under observation.

#### FIGURE IV

<b>Education Profitable</b>	According to the same government report, the average uneducated working man earns at the rate of \$500.00 a year. If he works steadily for 40 years, he will earn \$20,000, or less than enough to support and educate a family. The average high school graduate earns \$1,000 a year. In 40 years he earns \$40,000 or \$20,000 more than the uneducated working man. This extra \$20,000
-----------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

is the direct result of his education. He has spent 12 years in public school and high school, 2,160 days in all, and this 2,160 days, or 12 years, pays him a dividend in 40 years of \$20,000 or \$9.25 a day for every day he spent in school. How many young people in school realize their time is actually worth \$9.25 a day?

A college graduate earns \$2,000 a year on the average. His college course pays him a dividend of \$40,000 in 40 years or \$55.00 a day for every day he spent in school.

One of the most interesting and valuable conclusions which we draw from this study of the value of education is that the boy who quits school in his early teens will reach his maximum earning capacity and therefore ability to serve humanity in his early twenties, and that the boy who stays in school until he has a thorough educational foundation does not reach his maximum earning capacity and ability to serve humanity until he is 40, 50, 60, or even 70 years of age. According to the figures, the boys who left school at 14 reached their maximum earning capacity at about 22. On the other hand, Roosevelt was near 60 when he died, yet the last years of his life were the most valuable. Wilson did the best work of his life when he was past 60. At 60, General Pershing was doing the greatest work of his life. At 63 Marshal Foch was at the pinnacle of his great career while the incomparable Clemenceau at 77 was doing the greatest work of his life. **These were all highly educated men.**



**Business**            The highly educated man keeps on  
**a Profession**        growing while the uneducated man  
                             has no educational foundation and  
therefore stops growing at an early age. It is only a  
question of time until our commercial schools will be  
giving a four years' business course. A high school  
graduate must spend four years of hard study in order  
to complete a dental course. Yet, the amount of knowl-  
edge a dentist must have is small in comparison with  
the knowledge a prominent executive must have. Busi-  
ness to-day is a science and the practice of it a profes-  
sion. This great profession cannot be mastered in a  
few weeks or months, yet many students who have  
not made a careful study of the needs of business,  
have an idea they can hop into a commercial depart-  
ment like grasshoppers and hop out again thoroughly  
equipped to solve the great business problems of life.  
A business education is not acquired so easily.

---

### SUMMARY

1. The values of education: enlightened citizen-ship, a broader view of life, high ideals, a taste for the best in literature, a real desire to serve humanity and increased wealth.
2. Every position requires certain definite specifications. We must be trained in order to measure up to these specifications.
3. The nearer complete the education of the indi-

vidual is and the more generalized education becomes, the greater will be the rate of production.

4. Without trained minds and skilled hands the fertile soil, timbered land, water power and mineral deposits must forever lie idle or be ignorantly squandered.

5. The demand for education has increased many fold because of the unparalleled progress in the arts and sciences.

6. Only one child in 150,000 has been able in America without education to become a notable factor in the progress of his State.

7. Statistics show that the college-bred man attains enough eminence to be mentioned in such a cyclopedia as Appleton's 870 times as often in proportion to his number as the non-college-bred man.

8. From observation it has been concluded that at the age of 32 a technically trained man is four times as valuable as a laborer who started to work at the age of 14.

9. Within forty years, each day spent in high school pays a dividend of \$9.25; each day spent in college pays a dividend of \$55.

10. Business is a profession.

## APPENDIX

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Note to page 38: This problem has caused much discussion. The trouble comes from the fact that some accountants figure profit as a percentage of the cost and others as a percentage of the selling price. Thomas A. Fernley in a little pamphlet entitled "The Right Way to Figure Profits," discusses this subject from the standpoint of those who believe that profits should be calculated on the selling price. Dr. Harry M. Rowe, in the November 1913 issue of "THE BUDGET," gives a thorough discussion from the other standpoint. Practically all textbooks on Arithmetic insist that percentages of profit must be calculated on the cost. There is only one textbook we have seen which takes the other view, and that is Bookman's Arithmetic, published by the American Book Company. We give solutions of this problem based on each of three different theories.

1. Article costs \$1.00. Expense of handling, 22%; profit required, 10%;  $22\% + 10\% = 32\%$ . 32% of \$1.00 = 32c.  $\$1.00 + 32c = \$1.32$ , selling price.

2. Article costs \$1.00. Expense of handling, 22%. 22% of \$1.00 = 22c = expense of handling.  $\$1.00 + 22c = \$1.22$  = gross cost. 10% of \$1.22 = 12.2c = 10% profit on gross cost.  $\$1.22 + 12.2c = \$1.342$  or selling price. Practically the goods would be marked \$1.35 by this plan.

3. Article costs \$1.00. Expense of handling, 22% of retail price; required profit 10% of retail price.  $22\% + 10\% = 32\%$  = per cent of retail price required to cover

expense of handling and profit.  $100\% - 32\% = 68\% =$  per cent of retail price represented by cost. That is,  $\$1.00 = 68\%$  of selling price. Therefore  $\$1.00 \div .68$  will be the proper selling price.  $\$1.00 \div .68 = \$1.47$ , the price at which the goods should be marked.

Proof of third solution. Marked price  $\$1.47$ .  $10\%$  of  $\$1.47 = 14.7c$  profit.  $22\%$  of  $\$1.47 = 32.3c$  expense of handling.  $14.7c + 32.3c = 47c$ .  $\$1.47 - .47 = \$1.00$ .

The following tables, reprinted by permission from "PRICE MAINTENANCE" by Thomas A. Fernley, are given

**TABLE FOR FINDING THE SELLING PRICE OF ANY ARTICLE**

COST TO DO BUSINESS	NET PER CENT PROFIT DESIRED																					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	20	25	30	35	40	50	
15%	84	83	82	81	80	79	78	77	76	75	74	73	72	71	70	65	60	55	50	45	35	
16%	83	82	81	80	79	78	77	76	75	74	73	72	71	70	69	64	59	54	49	44	34	
17%	82	81	80	79	78	77	76	75	74	73	72	71	70	69	68	63	58	53	48	43	33	
18%	81	80	79	78	77	76	75	74	73	72	71	70	69	68	67	62	57	52	47	42	32	
19%	80	79	78	77	76	75	74	73	72	71	70	69	68	67	66	61	56	51	46	41	31	
20%	79	78	77	76	75	74	73	72	71	70	69	68	67	66	65	60	55	50	45	40	30	
21%	78	77	76	75	74	73	72	71	70	69	68	67	66	65	64	59	54	49	44	39	29	
22%	77	76	75	74	73	72	71	70	69	68	67	66	65	64	63	58	53	48	43	38	28	
23%	76	75	74	73	72	71	70	69	68	67	66	65	64	63	62	57	52	47	42	37	27	
24%	75	74	73	72	71	70	69	68	67	66	65	64	63	62	61	56	51	46	41	36	26	
25%	74	73	72	71	70	69	68	67	66	65	64	63	62	61	60	55	50	45	40	35	25	

**RULE**—Divide the cost (invoice price with freight added) by the figure in the column of "net rate per cent profit desired" on the line with per cent it costs you to do business.

**EXAMPLE**

If a wagon costs.....\$60.00  
Freight..... 1.20

\$61.20

You desire to make a net profit of.....5 per cent.  
It costs you to do business.....19 per cent.

Take the figures in column 5 on line with 19 which is 76.

76|61.2000|\$80.52—the

— 60 8 ——— selling price

400  
380  
200  
152

The percentage of cost of doing business and profit are figured on selling price.  
COURTESY OF COST EDUCATIONAL ASSOCIATION

TABLE FOR FIGURING NET PROFITS

%	10%	11%	12%	13%	14%	15%	16%	17%	18%	19%	20%	21%	22%	23%	24%	25%
25	10	9	8	7	6	5	4	3	2	1	00	1 Loss	2 Loss	3 Loss	4 Loss	5 Loss
33½	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	00
40	18½	17½	16½	15½	14½	13½	12½	11½	10½	9½	8½	7½	6½	5½	4½	3½
50	23½	22½	21½	20½	19½	18½	17½	16½	15½	14½	13½	12½	11½	10½	9½	8½
60	27½	26½	25½	24½	23½	22½	21½	20½	19½	18½	17½	16½	15½	14½	13½	12½
75	32½	31½	30½	29½	28½	27½	26½	25½	24½	23½	22½	21½	20½	19½	18½	17½
100	40	39	38	37	36	35	34	33	32	31	30	29	28	27	26	25

If your cost of doing business figured on sales is represented by one of the percentages in the top row and you mark your goods at one of the percentages in the row to the extreme left in addition to the delivered cost, your net percentage of profit is represented by the figure at the junction of the two columns.

**Explanation**—If your cost of doing business is 15 per cent of your gross sales and you mark a line at 25 per cent above cost, your net profit is 5 per cent on sales—as shown in the diagram. If your cost of doing business is 18 per cent and you mark a line at 60 per cent above cost, your net profit is 19½ per cent on sales.

COURTESY OF BUTLER BROS.

as a quick and convenient method of figuring the correct selling price or of determining just what the actual profits are when the selling price has been calculated in the old way.



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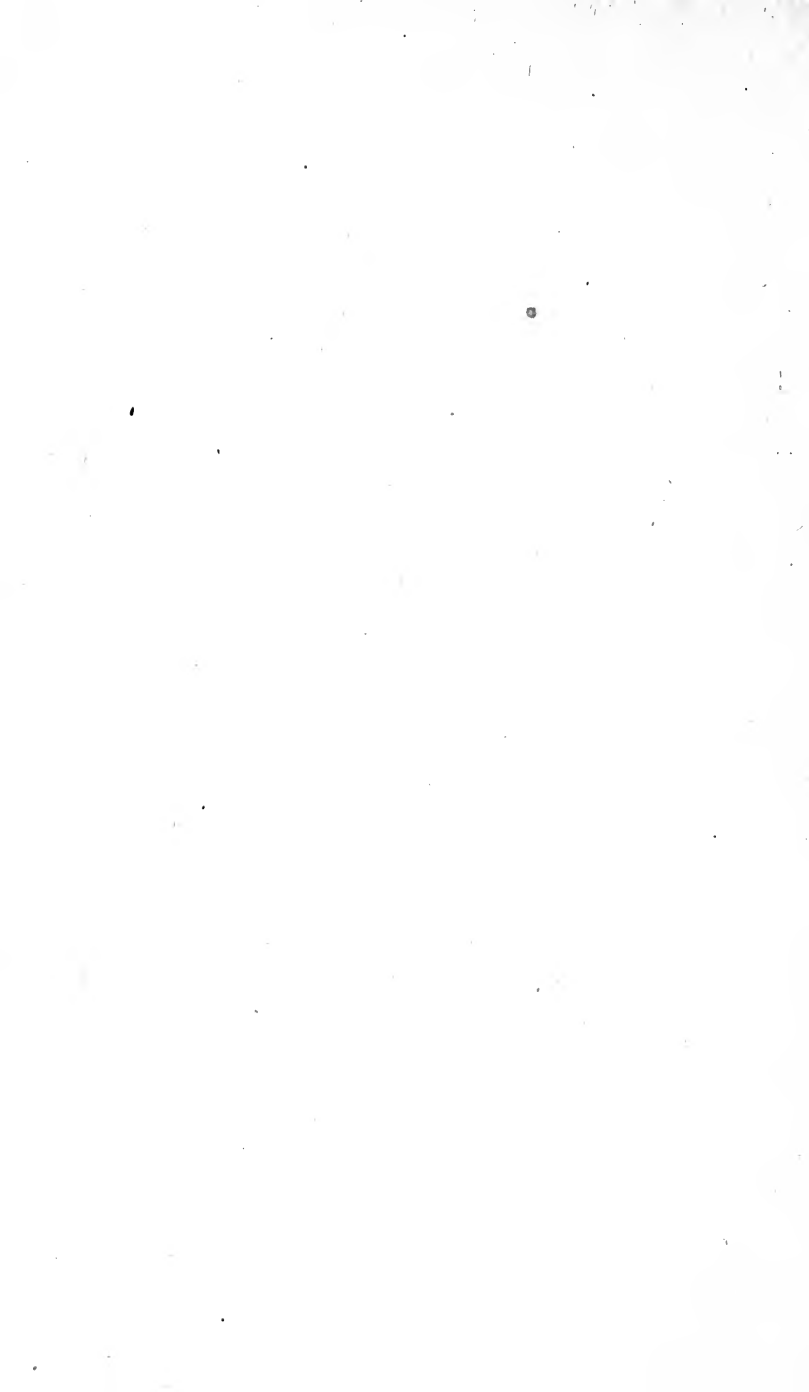
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**T**HIS volume teaches the principles of personal development and personal efficiency that are absolutely essential in the development of manpower and leadership. It lays the foundation for, and is introductory to a companion volume on Salesmanship.

The person who desires to be a leader among men should have the book on Salesmanship for the philosophy of salesmanship is the philosophy of leadership.

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